

Car Accident Frequently Asked Questions

What if the accident was the other driver's fault?

If the other driver was at fault, you may be entitled to compensation - for your personal injuries, pain and suffering, car damage and other expenses, such as lost wages or the cost of a nurse needed after the accident. You should make a claim with the other driver's insurance company. But remember, their job is to give you as little money as possible! That is why our law firm can help you.

You should also be aware that there are strict time limitations to file a lawsuit, so it is imperative that you seek legal counsel immediately. If your time to sue expires, you will be forever barred from recovery. This sometimes happens when a victim is tied up in endless negotiations with an insurance adjuster. Don't mess around, get a lawyer!

If our law firm accepts your case, it will be handled on a contingent fee basis, meaning you pay nothing unless we recover money for you. Our fee comes in the form of a percentage of the recovery. Contingent fees can vary, please contact us for a free case evaluation and to find out if we can accept your case.

Should I seek medical attention if I'm not sure that I am hurt?

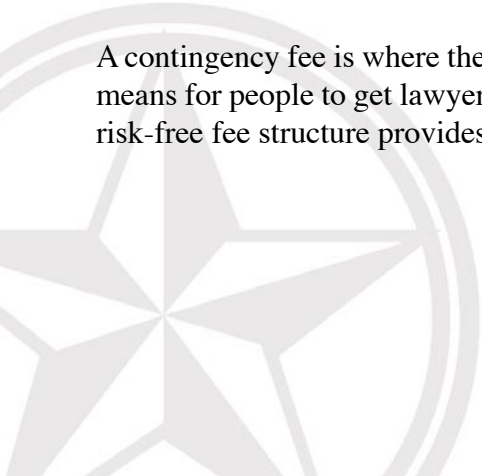
It is a good idea to get a medical checkup after an accident even if you don't know if you have been injured. It is possible that you have soft tissue damage or other injuries and are not aware of them. It is important that when you make your claim to the other insurance company that you know all of your damages, which include your injuries. Once you settle or otherwise resolve your case, you can't go back and get more money.

What if the other driver does not have insurance?

If the other driver caused the accident and is not insured, your own policy will pay for your personal injuries - if you have "uninsured motorist" or medical payments" coverage. If the other driver's insurance is not enough to pay for all of your damages, your own insurance may pay the difference - if you have "underinsured motorist" coverage. If you do not have these kinds of insurance or if your damages are more than the policy's limit, you can sue the other driver. However, even if you win the case, you cannot be sure that the other driver has the money to pay. If you have collision insurance, it will pay for damage to your car, no matter who is at fault.

What is a "contingency fee"?

A contingency fee is where the attorney takes a percentage of the actual money recovered for you. This provides a means for people to get lawyers without having to pay by the hour, which can add up to thousands of dollars. This risk-free fee structure provides access to the courts when it might otherwise be cost-prohibitive.



Should I give a statement to the other insurance company?

Simply put, NO! What you say to the insurance company can and will be used for their defense. By giving a statement without the benefit of a lawyer present, you are giving them a free shot at wiggling out of their liability. Seek legal counsel immediately and let your lawyer do what lawyers do best: fight for your rights.

What to do if you are in an accident

Stay calm, do not leave the scene of an accident.

Call the police and or medical assistance if someone is injured.

If the police will not come to the scene, make a police report immediately with the local police department of the city where the accident occurred.

Seek medical attention if you suspect that you are injured. Often, very serious injuries are not immediately apparent.

Obtain the following information from the other driver(s) involved in the accident - name, address, phone number, drivers license number (including expiration date), license plate number, registration, and insurance information, including the specific insurance policy number.

Seek out all witnesses to the accident and get their names, addresses and phone numbers.

If the owner of the other vehicle involved in the accident is not the same as the driver, you should also obtain the owner's name, address, phone number and insurance information

If the driver and/or owner of the other car does not have insurance, you can still file a claim under your own uninsured motorist coverage of your policy (if you have it).

Do not give a statement to anyone but the police at the scene.

Contact us today for a free consultation at: 1(888)571-9165. You should do so promptly, as you have only a fixed period of time to make certain legal claims.

