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## COMMON PERSONAL INJURY CASE QUESTIONS

- 1 How much is my case worth?**

The value of your case is tied to your injuries and the type of injury you have (strain, sprain, broken bones, surgeries). This is in addition to payment for medical bills, lost wages, and car repairs. In short, the value of your case is tied to the facts of your case and injuries.
- 2 I have received medical and property damage releases from the insurance company adjuster or other parties. Should I sign them without a lawyer?**

No! Releases for medical records or property damage should only be signed under limited circumstances.
- 3 How do I know if my lawyer is an experienced accident/injury lawyer? Can't I just hire any lawyer to help me on my accident case?**

No, you shouldn't simply hire "any lawyer" to help you on your accident case. There are lots of lawyers out there who will take your accident/injury case even though they have only handled a small number of injury cases. Remember, you are about to take on a big insurance company, and the handling of your claim will require an experienced attorney. You want an attorney who has handled thousands of cases just like yours.
- 4 I don't have health insurance and now the hospital is going to send my bill to collections. Will this ruin my credit?**

Yes, your credit could be hurt if this isn't handled correctly. We will talk to all of the medical providers who have outstanding bills and make sure they know that they will get paid out of your injury case. Knowing this is usually enough to get them to wait for payment, not ruin your credit, and stop the harassing calls.
- 5 I was in an accident and my friend was at fault. How can I get compensated but not hurt my friend in the process?**

If you are in an accident that was caused by a family member or friend, you can still be fully compensated. We will make a claim with their auto insurance. Your friend's insurance protects him or her from having financial hardship when an accident happens.
- 6 I was in an accident but the person who caused it doesn't have car insurance. What do I do?**

If your auto insurance policy has uninsured motorists coverage, we will help you make a claim there. Every insurance policy is different, so our attorneys will help you sort this out so that you don't get victimized a second time.
- 7 The insurance company is offering to settle my case but I'm not sure if their offer is reasonable. How do I know?**

The only way to know what is fair is to have the experience of not only handling thousands of these cases, but also litigating them and seeing what injured victims are awarded in court. Unless you have this experience, you will never really know what the true value of your case is.
- 8 If I hire an attorney, will my case require a trial?**

No. We are able to settle the vast majority of the cases that we work on for the monies our clients deserve without having to go to trial.
- 9 Can the insurance adjuster limit the medical treatment I receive?**

No. You are legally entitled to receive "reasonable" medical care for injuries that were "caused" in your accident. The fight is always over what "reasonable" means and over whether your injuries were "caused" by the accident. We will help guide you through your medical treatment so that you are protected from the mistakes that the insurance company hopes you will make.
- 10 Why does the insurance adjuster say that they can resolve my case without involving an attorney?**

You can settle a claim without an attorney; in fact, this educational packet has tips on how to do so. However, the goal of the insurance company is to minimize what they pay out. With a personal injury attorney on your side, they know that won't happen. The Insurance Research Council (IRC), an organization supported by property and casualty insurance companies, performed a study that compared the settlements paid to injured persons who hired lawyers with the settlements received by people who handled cases themselves. The IRC study showed that, on average, people who hired a lawyer received three and a half times more money in settlements than those who didn't hire a lawyer.

### Still have questions?

After you've called Zanes Law at 999-9999, you will completely understand how our clients are truly under our care, guidance, and protection.