

## **CLIENT NEWSLETTER NO. 1: KNOW YOUR RIGHTS**

### **KNOW YOUR RIGHTS IN ACCIDENT CLAIMS**

In the current climate of rising medical costs and cut-backs in the quality of medical insurance provided by employers, it is more important than ever that consumers are aware of their rights and do not end up with bills resulting from accidents caused by others. The insurance industry would like people to believe that it is less than honorable to make accident claims. Of course, they stand to profit by promoting that idea.

Neal H. Sobol has been successfully settling Personal Injury cases for over 18 years now and can help you and your friends get maximum compensation. To start with, you should know the following:

#### **MEDICAL EXPENSES**

State law entitles you to recover the value of all medical services and supplies reasonably provided to you in the treatment of injuries sustained as a result of an accident caused by someone else. You are also entitled to recover the reasonable value of similar items required in the future. The medical services must have resulted from the accident and must be reasonable and necessary.

#### **LOSS OF INCOME OR EARNINGS**

A person is also entitled to recover any financial loss resulting from loss of work. Personal injury claimants are entitled to recover the gross amount of their lost income, regardless of whether their earnings would be taxed, giving a lesser, after-tax, amount.

#### **OTHER COMPENSATION**

A person making a claim can also recover damages resulting from the shock, nervousness, grief, anxiety, worry, or embarrassment, of their ordeal. This could include a wide range of topics from worry about one's capacity to earn money, to inability to play with one's children. Loss of enjoyment of life is a factor in this.

Of course, you would also be entitled to recover the fair value of property lost or damages in the accident (such as vehicle damage), or incidental loss (such as a legitimate storage or towing charges).

#### **TIPS TO SETTLE YOUR CLAIM**

It is vital that you contact your personal injury attorney right after an accident, and before you provide statements to representatives of insurance companies.

Unfortunately, we have seen too many instances when trained insurance investigators unfairly take advantage of claimants who are not represented by knowledgeable personal injury attorneys. Insurance Co. employees are not public servants - they work for companies that are very concerned about profits and the "bottom line."

In certain cases you may need to make a claim to your own insurance company. While it's important to cooperate with your own insurance company, it's best to do so with the advice of a good personal injury attorney.

It is very important also that you immediately seek the proper kind of treatment required from the incident. You should then continue the necessary treatment without gaps or delays. If you are unable to follow a necessary course of treatment, inform your attorney.

Keep a diary of problems caused by your accident. Also send all bills from your accident to your attorney and inform your attorney of any change of address or telephone number.

Also inform your attorney when you have finished your medical treatments and are released from care by your doctor. This will speed up your claim as medical offices are sometimes slow to inform the attorneys involved.

Likewise, it is very important that you let your attorney know if your doctor refers you for other treatment or tests.

Keep good records for any loss of income or earnings. If you are self-employed, call your attorney for help on how best to document your loss of earnings.

We have found that clients who have done these things have greatly helped to maximize the value of their claims.

IF YOU HAVE QUESTIONS regarding the handling of your case or claim at our office, please call (818) 547-6650 and ask to speak to the office manager who will make sure you receive prompt and complete service. We appreciate that you have selected our law firm and we will make every effort to obtain the best result for you.