

Watch Out For Motorcycles!

Think You Can Do It Alone?

A former client and good friend of mine was in a recent accident. He was on his way to work when the driver behind him was distracted (looking at her phone) and she rear-ended him at highway speeds, causing a four vehicle chain reaction type collision. The at-fault driver exited her car, repeatedly apologized to everyone involved, said she was "looking down" when the collision happened and someone called 911. First responders arrived; and soon afterwards, they transported the accident victim to the hospital. At the scene, the police remain behind to investigate and report the crash; and at this time, the at-fault driver suddenly changes her story, arguing she was "cut off", arguing my client improperly changed lanes, denying fault for the crash.

In the days following, many questions arise. The insurance companies, with conflicting reports, question who is at fault for causing the accident. Also, questions for the accident victim become:

- 1) Whether to retain a private investigator to obtain property damages photographs, scene photographs, witness statements; and if so, who is best, most dependable and more reasonable to hire;
- 2) How to properly report the crash to all insurance companies;
- 3) Whether or not to give a recorded or non-recorded statement to the other driver's insurance company;
- 4) What are the rights to a rental car, the type of vehicle, for how long and who pays;
- 5) How to resolve the property damage & vehicle storage fees;
- 6) How the ambulance, hospital and other bills are paid;
- 7) What benefits are available under his own insurance policy;
- 8) What are the insurance limits for the other driver;
- 9) Whether others may also be liable, such as the owner of the vehicle or an employer, if the other driver was working at the time, and how to verify vehicle ownership and find related insurance coverage;
- 10) How other "health insurance" may be involved, reporting requirements and how to handle related claims for reimbursement;
- 11) Who are the best doctors to see for the treatment of injuries; and how other damages

are paid, such as lost wages, future lost wages, mental anguish, pain and suffering and inconvenience;

12) When claims should be made;

13) How and when demands for settlement should be presented; and

14) How to resolve such claims by settlement or litigation, if necessary.

Other issues arise and some or all of the questions may be somewhat "overwhelming" to any accident victim, especially if you have significant injuries or limited insurance.

For an accident victim, it becomes emotional, personal and it's sometimes difficult to be objective. You have probably heard: "Two heads are better than one!" You might have also heard: "He who represents himself, has a fool for his client"; or, "One should never attempt to perform his own brain surgery!" Another analogy: If my car has a transmission problem, I am not going to try to fix it myself, I just don't have the knowledge, the tools, the experience or the know how to fix such things. Instead, the certified mechanic, the expert, has the best garage, the best tools and he has the resources to get the best parts to fix the problem, with the best results. An experienced injury attorney, like the surgeon or the mechanic, deals with the same issues all the time, has the best tools to deal with the problems; and, as I frequently say: "If you follow professional advice, you receive professional results!!!"

The bottom line is: You should NOT try to handle your accident claim alone. There is simply too much to lose and there is too much at risk; and by attempting to do this yourself, you might actually do more harm than good. Insurance companies have experienced, knowledgeable and trained claims handlers on their side, some cannot be trusted to act or handle your claim in "your" best interest, nor are they expected to. Simply put, if you do not have legal representation, you are not on a level playing field and your injury claim will not be given the respect it truly deserves. Their job is to close a claim as fast as possible, for the least amount possible, to avoid paying your damages today, tomorrow or those you may suffer in the future. Some insurance companies send their claims adjusters to the accident scene, immediately after the claim is reported. Others try to contact you at the hospital, or call you by phone to schedule a quick meeting, hoping to get a quick settlement, asking you to sign a

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release, before you know your rights; or, before you know the true extent of your damages.

If you have been injured through no fault of your own, call my cell number (813) 220-7767 for a free and immediate consultation. I offer home or hospital visits, weekend appointments; and with my help, we can take those steps necessary to obtain the greatest possible settlement, maximize your recovery, obtain the compensation you deserve, getting you back on the road, doing what you do best!

Information courtesy of:

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