

# TOY LAW OFFICE

## FREQUENTLY ASKED ACCIDENT QUESTIONS

### **Do I need an attorney?**

Every situation is different. For example, you should consult an attorney if you answer “yes” to any of the following questions:

1. Do you have a broken bone?
2. Do you have a scar or permanent injury?
3. Did you visit your doctor? Did they prescribe physical therapy or any treatment beyond two (2) weeks?
4. Have you missed any work?

Insurance companies hire attorneys to advise them. You may need an attorney to even your odds. I will be happy to discuss your specific situation. Together we can sort through the details and determine how to handle your case.

### **Who will pay my medical bills?**

Sign nothing and talk to no one until you talk to me. I can help you protect your interests and analyze options for paying the bills. Generally, the at-fault insurance company will not pay a dime on your medical bills until you sign a release for them giving up your rights to a claim.

### **If the person who caused the accident does not have auto insurance, can I still recover my losses?**

I will help you look for all available insurance. In most cases, your uninsured/underinsured motorist coverage will cover your injuries.

### **If contacted, must I speak with the other party’s insurance company to explain what happened after an accident?**

The other party’s insurance company will attempt to contact you to obtain a “recorded statement.” In most cases, it is NOT in your best interest to agree to speak to the other party’s insurance company without the advice or representation of an attorney. This statement can be used against you in a court of law. Insurance companies look for reasons to deny claims to save their stockholders money. **They do not look out for your best interests!**

## **What type of damages can I recover if I have been injured in an auto accident cause by someone's negligence?**

As an experienced attorney, I can help you maximize the value of your claim. If you have been injured as a result of someone's negligence, you **could** be entitled to receive compensation for the following types of damages:

- Bodily injuries
- Pain and suffering
- Future pain and suffering
- Disability
- Disfigurement
- Mental anguish
- Medical and nursing care and treatment
- Lost earnings
- Loss of ability to earn future income
- Inconvenience
- Aggravation of pre-existing condition

## **What if I do not have a doctor or cannot afford one?**

We will find a doctor to help you. Many physicians will work with us on a "letter of protection." This is a letter from my firm stating that my office will pay them from the proceeds of your case when it is settled. I work with a variety of health care providers: medical doctors, chiropractors, surgeons, orthopedic and neurology specialists. It is very important that you received the medical treatment necessary to help you resolve your injuries and strive to become pain-free.

## **What does it cost to hire an attorney to handle my case?**

With my law office, your consultation is free. I will give you an honest opinion as to whether or not you should hire an attorney. I will take your case on a contingent basis. This means I get paid from the proceeds of a settlement or judgment against the responsible party. My fees are based only on the personal injury claim. I can advance expenses on your behalf and wait for the successful conclusion of your case for reimbursement. I do not get paid unless you get paid on your personal injury claim.

### **Who will pay for the damages to my vehicle?**

I will assist you with your property damage claim at no cost to you. The at-fault party's insurance company pays for any damage to your vehicle. You may be eligible for a rental car if your vehicle is severely damaged.

### **Who will pay for my lost wages?**

The negligent party's insurance carrier will ultimately be responsible for any lost time from work. Call my office if you have, or plan to have, substantial lost wages from your employment.

### **What should I do next?**

Please call my office anytime for answers to **any** questions that you may have about your claim.

© 2013 by K. Robert Toy. All Rights Reserved. At no point in time may any of the material on this web site including but not limited to the script, pages, images, text, or animation be copied, retransmitted, duplicated, reposted, or otherwise infringed upon in any form without the expressed written consent of the Law Office of K. Robert Toy. This site in no way, shape, or form, is to be considered legal counsel. The content contained in this site is for informational purposes only and should not be mistaken otherwise.