



FREE

IN CASE OF AN
ACCIDENT



PROTECT YOUR
RIGHTS!

By Hayden I. DuBay, Attorney

OVER 150,000 COPIES IN PRINT

KEEP IN GLOVE BOX

ACKNOWLEDGEMENTS

The Injury Law Center gratefully acknowledges the following organizations for providing helpful information used in preparing this brochure:

AAA Foundation for Traffic Safety
Alliance of American Insurers
American Association of Insurance Services
American Automobile Association
American Motorcyclist Association
American Trial Lawyers Association
Automotive Safety Foundation
Highway Loss Data Institute
Insurance Information Institute
Insurance Institute for Highway Safety
Mothers Against Drunk Driving (MADD)
Motorcycle Safety Foundation
National Highway Traffic Administration
National Safety Council
Society of Collision Repair Specialists
U. S. Department of Transportation
Virginia Alcohol Safety Action Program
Virginia Department of Motor Vehicles
Virginia Department of State Police
Virginia Department of Transportation

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INTRODUCTION

As a victim of a traffic accident,
YOU HAVE THE RIGHT to be restored to the same condition that you were in prior to the accident:
YOU HAVE THE RIGHT to be restored to your previous physical, mental, and financial state, if possible.
YOU HAVE THE RIGHT to be paid fair compensation for any irrecoverable losses and for your pain and suffering.
YOU HAVE THE RIGHT to the repair or replacement of your vehicle and other personal property damaged or destroyed in the accident.

You are only entitled to this legal protection, however, if you can *prove* that the other driver was the cause of the accident, and that your injuries or damages were a *direct result* of the other driver's negligence. In addition, you will only be compensated for those injuries and damages that you prove through careful documentation.

This brochure provides you with the basic information you need in order to protect your rights in the event of an accident—by arming you with the know-how to 1) prove your claim of the other driver's negligence; and 2) demonstrate the true extent of your losses. Your best course of action is to read it now! Then, if you are ever involved in an auto accident, you will be fully prepared to protect your rights.

Look over the Table of Contents—you might spot something right away that you would like to know more about. If not, do something *right now*: go to your car and put this brochure in your glove compartment, along with a pencil or pen. The next time you're waiting outside a grocery store for your spouse, take it out and read some of it. This brochure should remain in your glove box, hopefully unused, forever. But if the unthinkable happens, and you are involved in an auto accident, this little brochure will be invaluable.

Please feel free to call The Injury Law Center with your questions. Relying on our expertise—even a little bit—will almost always result in a larger settlement from an insurance company.

Hayden I. DuBay
Attorney-at-Law

SHOULD YOU HANDLE YOUR OWN CASE...

STOP

H. I. DuBay:

"It isn't just a coincidence that insurance companies have one person sell you your insurance—the agent—and another person negotiate your claim—the adjuster. Don't confuse the friendly agent who sold you insurance for 15 years with the adjuster. Adjusters play by a different set of rules that I, as a Personal Injury Attorney, am familiar with."

THE STRAIGHTFORWARD CASE

This book is a guide to knowing what to do when you are involved in an accident. We want to be helpful to those who are determined to handle a claim themselves. Although we recommend that you rely on an attorney after an accident, there may be accidents which result in minimal damage to the vehicles and no personal injuries. In these instances, the insurance company's settlement may be straightforward and fair.

THE INSURANCE COMPANY'S ADVANTAGE

However, in the real world, insurance companies are very aggressive in minimizing what they pay to injury victims. Those who negotiate with insurance companies without the experience to recognize their tactics are often shortchanged. You will probably make no more than a few insurance claims over the course of your lifetime; whereas adjusters have handled thousands of claims. It is seldom a fair match.

GOODBYE AGENT, HELLO ADJUSTER

The person who says, "I've got nothing to worry about. I've got a great insurance agent who takes care of me," has usually never filed an insurance claim. All along, he's been paying the insurance company. So of course they are friendly! However, your agent is replaced by an "adjuster" when the insurance company is on the paying end.

TIPPING THE SCALES

The Injury Law Center can tip the scales of justice in your favor and prevent you from being taken advantage of. We can determine what your case is worth, and take over the responsibility of putting your claim together, lifting the burden off of your shoulders.

AT THE ACCIDENT SITE



STOP

STOP your vehicle immediately if you are involved in an accident. Try to remain calm and in control. You and the other driver(s) should:

- Leave your vehicles in place.

- Warn oncoming traffic that an accident has occurred: put out flares; turn on your hazard lights; raise your car hoods.
- Get onto the roadside, out of harm's way, and watch for oncoming traffic.
- Don't move injured persons unless they will suffer more if not moved.
- Call for an ambulance if there is any question of possible injury.
- Call the police or ask someone to call for you. *Remember, many people today have car phones.*
- Exchange drivers' licenses, registration information and insurance information with the other driver. Copy this information down and recheck it.

LOOK in the other driver's car, if you can. Look for dropped food, eyeglasses in a case—anything that indicates that the driver may have been distracted, or may have been interfered with in the safe operation of his vehicle. Does it appear that the other driver is under the influence of drugs or alcohol? Does he have bald tires, or are items obscuring his view? Sometimes you may be able to help prove someone was driving negligently merely by describing what you saw.

LISTEN to the other driver. He (or his passengers) may divulge *unsolicited* facts that support your account of events, or he may even implicate himself out of a sense of guilt. Write statements down as soon as possible, in the speaker's exact words. Statements will be far more credible later if you write them down verbatim.



WITNESSES

RECORD ALL STATEMENTS!

Record all the statements of witnesses to the accident. Request names, addresses, and telephone numbers. (A handy form for filling out witness information is provided for you on page 12 of this brochure). Most people want to be helpful and won't turn you down if you ask them politely. Remember, a witness's corroboration of your version of the facts may be the single most important factor in whether you have a chance of recovering on your claim.

IN A HURRY

Request that any witnesses remain at the accident scene until a police officer arrives. If they do not cooperate, or if they leave before you can talk with them, try to jot down their license plate numbers so that they can be located in the future. Later, an investigator can determine exactly what each witness observed and heard, so that their observations and impressions may be examined in more detail.

MEMORIES FADE

In the legal world, the strength of your argument, either in negotiations with the insurance company or in the courts, depends upon the facts presented. These facts are most convincing when provided by independent witnesses. Remember, though, that people's memories fade quickly over time. Paper and ink last much longer. Even the crudest "chicken scratch," scribbled quickly on the back of a shopping receipt, can jog your memory or that of a witness in the future.



STOP H. I. DuBay: "It is a good idea to keep a disposable camera in your glove box so you can take pictures at the accident scene."

At The Injury Law Center we always secure photos of the accident site and damage to the vehicles.

We have private investigators whose only job is to secure evidence, with all the legal and technical power at their disposal. These investigators obtain detailed written statements from eyewitnesses, police officers, and emergency personnel. They review the accident site for skid marks, vehicle debris, light sequences, and any other evidence that may help establish how the accident occurred."

THE POLICE REPORT



H. I. DuBay: *"I'd like to caution you about telling a police officer, or anyone else at the scene, that you are not hurt. This will go down on the accident report, and if it turns out that you are injured, but have delayed symptoms, your statement may be used against you. If you're not sure, simply tell the police officer or emergency personnel that you don't know whether you are injured. Later, a proper medical examination will establish whether you have been hurt."*

A police report can be very helpful if it supports your view of how the accident occurred. Be cooperative and do whatever you can to assist the police officer in completing one. If the police do not come to the scene, go to a police station and file a counter report. If the officer is not inclined to fill out a police report because he thinks there is only minor damage and no injuries, politely ask him to make notes so he will be able to recall later how the accident occurred.

AT THE SCENE

The investigating officer will try to determine who was at fault. This is often based on what the drivers and witnesses explain to him. Therefore, you should point out anything to the investigating officer that will support your version of the facts or establish that the other driver was at fault. Don't interrupt or impede his investigation, but at the same time, make sure you:

- Point out any helpful witnesses
- Mention your helpful observations at the scene
- Relate any helpful statements that you heard from witnesses or the other driver, such as "Oh, I'm sorry; I didn't see you.

I dropped a donut and had my head under the seat."

- When the accident report is completed, ask the officer when and where you can obtain a copy.



PROTECTING YOUR INTERESTS

When making a statement to the police officer about how the accident occurred, always tell the truth. But at the same time, remember, you are the only one at the accident scene looking out for your interests. If there is any question about the cause of the accident, don't confess fault. If you are at fault—and you may think you are when you're not—there are plenty of forces at work to see that you pay for it. If you're one of those nice folks with a tendency to blame yourself whenever something goes wrong, squelch the impulse. Don't make a case against yourself!



DON'T VOLUNTEER INFORMATION

Do not volunteer information, such as "My wife is going to kill me; she already says I'm a lousy driver." Or, "This is my third accident this week—can you believe it?"

This is not the time to make a full statement! If you are unsure how the accident occurred, tell the police

officer that you need time to clear your head before making a

*statement. The other party may turn your statements against you, so be careful what you say. **Whatever you do, don't make a tape recorded statement to the other driver's insurance company before you seek legal advice.***

IF YOU ARE HOSPITALIZED

If, for whatever reason, you are unable to collect needed information on the accident, perhaps due to incapacitation or hospitalization, ask a family member or friend to do those things you would otherwise do to gather information for your accident files:

- ☐ Pick up a copy of the police report
- ☐ Take photos of the accident site, the vehicles, and your injuries
- ☐ Contact the witnesses



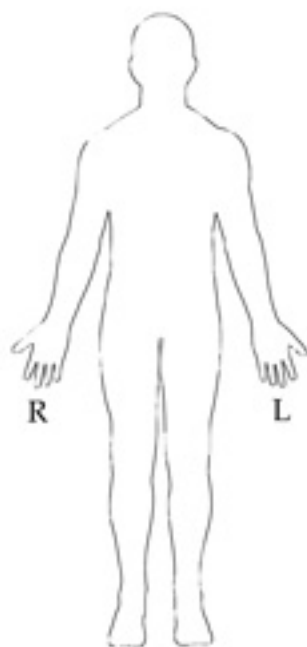
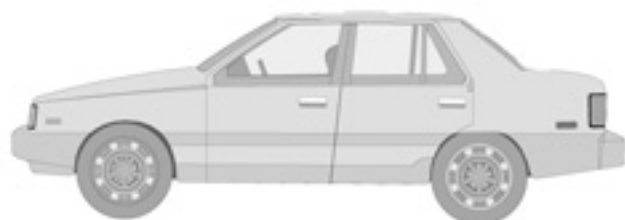
H. I. DuBay:

"When you have The Injury Law Center represent you, we take care of everything, including all of the paperwork for your claim. There is little work or worry for you—you can concentrate on recovering from your injuries. We gather the documentation, police reports, medical records, insurance forms; we investigate the accident site; we contact employers; we secure photographic and other evidence; we track down witnesses and get their stories; we battle with the insurance company. It's all part of the service that The Injury Law Center provides."

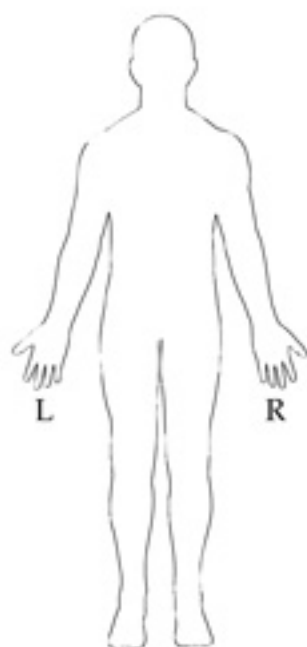
AT THE ACCIDENT SCENE

FILL OUT THE FOLLOWING:

Please mark points of contact, and indicate damage to your car.



FRONT



BACK


BODILY INJURIES

Please note on the body diagram any injury or pain you have experienced, even if it seems insignificant at the time of review. Begin at the top of the head and proceed systematically down to your feet. Note any cuts or bruises and any areas that are painful, stiff or numb.


ACCIDENT DIAGRAM

On the map below, please show the scene of the accident.


Number any vehicles involved as follows:

1. 


1

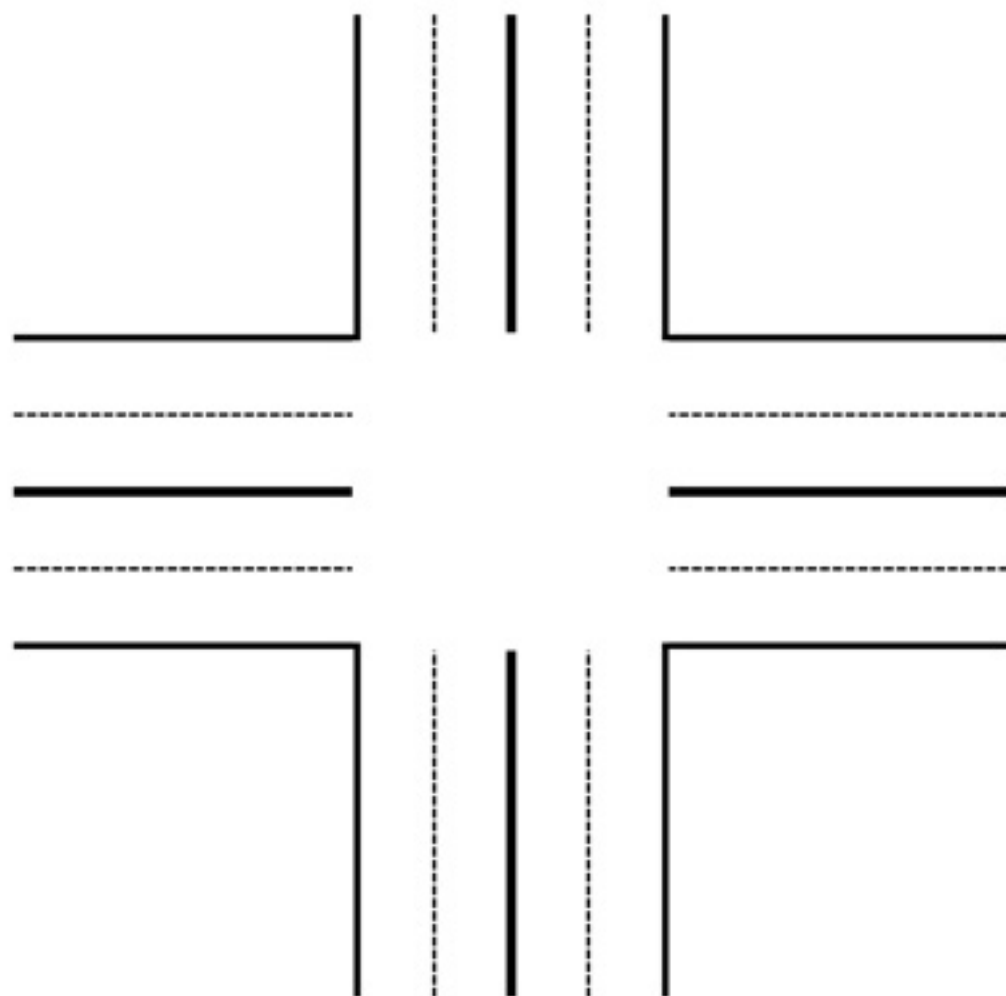
 Your car and its direction of travel
2. 

2

 Other cars and their direction of travel
- 

3

3. Show location of any pedestrians, witnesses, witnesses cars.
4. Show distance, location and direction of landmarks, traffic signals, streets, intersections, etc.
5. Indicate skid marks and any other important details.
6. Indicate north by arrow 



ACCIDENT INFORMATION

INFORMATION ON THE OTHER DRIVER

Name _____ Age _____

Address _____

City _____ State _____ Zip _____

Phone # (home) _____ Phone # (work) _____

Drivers License # _____ Expiration _____

Automobile: (Year, Make and Model) _____

Color _____ License Plate # _____

GENERAL ACCIDENT INFORMATION

Date of Accident: _____ Time: _____

Accident Location: _____

Weather: _____ Road conditions: _____

Traffic conditions: _____ Street lights: _____

Was other driver intoxicated? _____

Speed of your car prior to impact: _____ Other driver: _____

Headlights in use: _____ Use of turn signals: _____

Stoplights or stop signs? _____ Skid marks? _____

Distance from other car when you first saw it? _____

Description of Accident: _____



ACCIDENT INFORMATION

POLICE INVESTIGATION INFORMATION



Dept.: _____

Investigating Officer's Name: _____

Were charges issued? _____ To Whom? _____

For what? _____ Court Date? _____

Were you passenger or driver? _____

Location of vehicle? _____

INSURANCE INFORMATION

Your Vehicle Insurance Information

Insurance Company Name: _____

Agent/Adjuster: _____

Policy/Claim Number: _____

Year & Make of your vehicle: _____

Number of vehicles in household: _____ Deductible: _____

Coverage: Liability: _____ UM/UIM: _____ Med Pay: _____

If you were a passenger, information on vehicle you were in:

Vehicle Owner: _____

Insurance Company Name: _____

Agent/Adjuster: _____

Policy/Claim Number: _____

Coverage: Liability: _____ UM/UIM: _____ Med Pay: _____

Other driver's insurance information:

Insurance Company Name: _____

Agent/Adjuster: _____

Policy/Claim No.: _____

Year & Make of their Vehicle: _____

THE INJURY LAW CENTERSM OF H.I. DuBAY CAN HELP YOU KNOW... CALL 460-6200

- What to do immediately after an accident.
- How much your injury may be worth.
- What monies you can collect that your insurance company won't tell you about.
- What to do about damage to your vehicle.
- What injuries may show up months after an accident.
- What medical experts you should consult with.
- How to properly document your injuries.
- What to do about loss of income.
- Whether you should represent yourself or if you should have The Injury Law Center represent you.

LEARN:

- What do you know about your insurance policy? Bring along a copy of your policy for an enlightening explanation of the coverage you really have.

TESTIMONIAL

I had two serious back surgeries and they had to put rods in my spine after my car was hit by a truck. Mr. DuBay did an excellent job of protecting me legally and seeing that I would be taken care of financially for the rest of my life.

Cindy Richardson, Nurse

INSURANCE POLICY
REVIEW

FREE
INITIAL CONSULTATION AT
THE INJURY LAW CENTERSM
OF H. I. DuBAY
CALL **460-6200**

INJURY
CONSULTATION

ABOUT HAYDEN DuBAY



Hayden DuBay graduated Magna Cum Laude and Phi Kappa Phi from Brigham Young University, where he was in the top 10% of his class. He also attended law school at BYU where he was a Director of the Board of Advocates and on the National Moot Court Team. Upon graduation he was presented with the prestigious International Academy of Trial Lawyers Advocacy Award as well as the nationally recognized Order of the Barristers. Hayden is a member of the Virginia State Bar, and both the Virginia and American Trial Lawyers Associations. He has been practicing personal injury law in Virginia since 1982 and has recovered millions of dollars for injured clients. He is active in numerous civic, church and legal organizations. He and his wife, Sherri, have three children. Hayden and Sherri have been featured together on the cover of Hampton Roads "Business Weekly."

**"MY COMMITMENT IS TO
REPRESENT YOU EXCELLENTLY
AND TO EDUCATE
YOU ON HOW
TO PROTECT YOUR RIGHTS."**

ACCIDENT INFORMATION

WITNESSES

Name: _____ Approx. Age: _____

Address: _____

City/State/Zip: _____

Phone # (Home) _____ (Work) _____

Where/How Witnessed: _____

Statement or Remarks: _____

Name: _____

Approx. Age: _____

Address: _____

City: _____

State/Zip: _____

Phone # (Home) _____

(Work) _____

Where/How Witnessed: _____

Statement or Remarks: _____

STOP

H. I. DuBay:

"One of my clients lost part of her mnemonic abilities (memory) after an accident. Even her close friends probably didn't notice the change in her, because it only became apparent with tasks she performed at work. She worked for a government contractor and was required to deal with thousands of technical parts. Her mental "store" of the part numbers was lost. She could no longer draw on her past experience, and her job competence was diminished. This jeopardized her opportunities for raises and advancement within the company. We made sure she received substantial compensation for this loss, and for retraining for another profession."

ACCIDENT INFORMATION

MEDICAL INFORMATION

Did you go to an emergency room or receive immediate medical attention? _____ Where? _____

Were you taken by ambulance? _____

Have you received any medical treatment since initial treatment? _____

If yes, list names and addresses of any treating physicians, chiropractors or treatment facilities. _____

Pharmacy and prescriptions: _____

Did you lose consciousness or strike your head? _____

Description of complaints/injuries: _____

Prior injuries or health problems: _____

Have you ever been in an accident before? _____

Where and when? _____

Injuries, if any? _____

Have you ever been treated for prior neck or back problems? _____



DELAYED MEDICAL SYMPTOMS

DON'T UNDERESTIMATE SYMPTOMS!

People involved in accidents almost always underestimate the severity of their injuries shortly after an accident. Those who have suffered knee,

STOP

H. I. DuBay:

"I can't begin to tell you how many times I have met with people months after an accident, who are forced to undergo wrist, knee, shoulder, or back surgery because of an accident from which they initially thought they received either no injury at all, or only minor injuries."



back, neck, or joint injuries will tell you that the symptoms of these traumas, which are common following car accidents, did not show up at first. Symptoms may show up hours, days, or weeks later, and even then they might not seem significant. When symptoms do appear, they are often interpreted as being more annoying than severe; therefore, people often fail to document them. So at the scene, don't jump to the conclusion that you are not injured! You may very well be. Playing the martyr, brushing it off, "keeping a stiff upper lip" or being "tough" will not

serve you well if you are in an accident. What you think are minor symptoms now may not go away, and can easily mushroom into \$5000.00 to \$10,000.00 or more in medical expenses.

DOCUMENT YOUR SYMPTOMS

Keep a detailed, written record of any symptoms that you think may be accident-related. Also make sure that your doctor documents all of your symptoms. If you don't—and you wait a month or more, expecting the problems to disappear, an insurance adjuster will very likely refuse to acknowledge your injury as accident-related, because you do not have medical records proving that you began to experience the problem shortly after the accident.

STOP

H. I. DuBay: *"Some chronic physical conditions caused by accidents have no symptoms until much later—for example, traumatic arthritis. An accident can also re-aggravate a medical condition that the accident victim suffered from in the past and thought had healed. To be reimbursed for your losses, including your pain, restricted activities, and/or physical limitations, all you must prove is that an accident was the proximate cause of an injury—that the injury or aggravation would not exist, if not for the accident."*

MEDICAL DIAGNOSIS

GO TO THE EMERGENCY ROOM IMMEDIATELY FOLLOWING AN ACCIDENT IF YOU EXPERIENCE:

STOP

H. I. DuBay:

"I have seen many people who thought that they only had bruised their knees in an accident, but wound up having expensive joint surgery six months to a year later due to torn ligaments."



- Bleeding
- Joint pain
- Bruises
- Dizziness
- Nausea
- Blurred vision
- Blow to the head or face
- Loss of consciousness
- Ringing in the ears
- Pain or clicking in the jaw
- Tightness or pain of the muscles of the head, neck, or back



STOP

H. I. DuBay: *"The Injury Law Center can provide you with information on medical specialists and facilities in your area."*

MEDICAL SPECIALISTS

Only a few medical professions specialize in accident-related injuries. They can prepare reports with sufficient expertise to be convincing to an insurance company or a jury. These specialists are:

- **RADIOLOGISTS** use and interpret x-rays, MRIs and CAT scans to detect various injuries.
- **ORTHOPEDIC SURGEONS** specialize in the surgical treatment of injuries to the bones, joints, and supporting muscles, ligaments, and cartilage.
- **NEUROSURGEONS** specialize in the surgical treatment of diseases and injuries of the nervous system, including the brain and spinal cord.
- **NEUROLOGISTS** specialize in diagnosis and treatment of injuries to the nervous system.
- **PHYSICAL THERAPISTS** treat injuries by physical means rather than by use of drugs.
- **CHIROPRACTORS** specialize in treatment of soft tissue injuries to the spine and its connecting components.

YOUR INSURANCE COVERAGE

The state of Virginia requires a minimum level of insurance coverage equaling \$25,000 liability coverage for bodily injury per person, with a total of \$50,000 per accident; property damage coverage of \$20,000; and the same amount of coverage in protection from uninsured drivers.

TYPES OF INSURANCE COVERAGE

- **BODILY INJURY AND PROPERTY DAMAGE LIABILITY** coverage pays for injuries, death, and damages for which you are legally responsible to others as a result of a car accident.

- **COMPREHENSIVE** coverage reimburses you, the insured, for loss or damage to your car resulting from almost anything but a car accident; i.e., for fire, theft, vandalism, etc.

- **COLLISION** coverage pays you for damage to your insured automobile resulting from an accident regardless of fault.

- **UNINSURED MOTORIST AND UNDERINSURED MOTORIST** coverage reimburses you for damage and/or injury when the other driver, who is liable, has no insurance or too little coverage.

- **MEDICAL ("MED-PAY")** coverage in Virginia pays medical expenses for injuries up to three years for the insured and his passengers, even when the insured is at fault or is injured as a passenger in another automobile.



GET "MED-PAY"

"Med-Pay" coverage really rounds out your policy. Without "Med-Pay" coverage, you are obligated to pay immediate out-of-pocket medical expenses after an accident, and you might have trouble getting medical facilities to hold off on payment of medical bills while waiting for a settlement.



H. I. DuBay: "At The Injury Law Center, we do a free review of all clients' insurance policies. I recommend that clients carry at least \$100,000.00 in uninsured motorist coverage and \$5000.00 to \$10,000.00 in "Med-Pay" coverage."

FIXING YOUR CAR

It is best to take your car to be repaired at a dealership that works on your make of vehicle. There's no need to "shop around." While your insurance company may try to negotiate a lower repair fee with your repair facility of choice, you simply need to make sure that all repairs are completed to your satisfaction.



H. I. DuBay:

"Don't accept NADA value at first blush. If you're having trouble establishing the true and fair replacement value of your car, give us a call at the Injury Law Center. We can direct you to auto market references that could save you hundreds, even thousands, of dollars."

REPLACING YOUR CAR

If your car is totaled (costing more to repair than it's worth), start searching for a replacement right away. In seeking to settle with you, the insurance company will deduct for the depreciation of your car and offer you the "replacement value" as listed in an official used-car value guide such as the "Blue Book." However, depreciation tables assign value to a vehicle in typical condition. You may have taken meticulous care of your

car. Bring this to the insurance company's attention, and supply any documentation that substantiates your vehicle's greater value (recent service receipts, photos, etc.).

RENTING A CAR

If the accident was not your fault, the other driver's insurance company is required to pay for your use of a rental vehicle while your car is repaired or until it is replaced. They should put you in a rental vehicle comparable to the one that was involved in the accident. Your insurance policy may provide you with a rental car while your car is being repaired or replaced. Check your policy to confirm that your coverage extends to the rental car.



WHIPLASH

Whiplash results from the extension of the spine beyond its normal range of flexibility. It can occur when the victim's car is hit from behind, from the side, or even from the front. Upon impact from behind, the head is thrown forcibly backward. Then, just as abruptly, it recoils forward when the vehicle comes to a sudden stop or strikes something in front of it. Whiplash can be a serious medical condition resulting in many complications.

WHIPLASH-INDUCED INJURIES

- Stretching and tearing of muscles and ligaments
- Pinching, stretching, and tearing of nerves
- Muscle spasms and locked joints
- Tearing of blood vessels
- Bulging or rupture of discs in the spine

Whiplash injury may affect the mandibular joint (jaw) or other joints. In severe cases, vertebrae may be compressed, break or the spinal discs may rupture, spilling matter into the spinal canal. These injuries are very painful and frequently require surgery.

SYMPTOMS OF WHIPLASH

- Headache; confusion; loss of concentration
- Blurred vision; ringing in the ears; dizziness; loss of balance
- Pain, spasms, or stiffness in the neck or back
- Nausea; gastrointestinal upset
- Anxiety; sweating
- Pain across the shoulders or radiating down the arms or legs
- Hoarseness; difficulty swallowing

**STOP**

H. I. DuBay:

"Whiplash can be difficult to detect. It may not show up on x-rays or routine examinations. It may even not be immediately evident to victims. I frequently see neck and back surgery cases resulting from what people thought were minor accidents. The equivalent of thousands of pounds of force can tear through the body upon impact in an automobile accident—often causing significant injuries to the ligaments and discs in the spine. Don't make the mistake of underestimating the significance of a neck or back injury."

SERIOUS INJURY & PERMANENT DISABILITY



Permanent disabilities can result from auto accidents—crushed limbs, dismemberment, severe head trauma, vital organ damage, and burns. These are terrible injuries and very difficult to handle legally—far beyond what any layman should attempt. There is just too much at stake.

30 YEARS OF PARAPLEGIC CARE

If you became paraplegic as a result of an accident, imagine the next 30 years. Could a family member give up work to take care of you? If so, for how long? How do you project the cost of full-time, lifelong care? An insurance company may say, "Here's 10 times what you earn in a year; that will provide for you nicely." But this may pale in comparison to the costs of permanently caring for a seriously injured family member. It can cost hundreds of thousands—sometimes millions—of dollars to care for a disabled person.

IMPAIRMENT RATINGS & LIFE CARE PLANS

When dealing with seriously injured or permanently disabled persons, we at The Injury Law Center consult with a team of experts to develop an impairment rating and a "life care plan." The "life care plan" shows what the injured person will need, in the way of medicine, therapists, in-home help, rehabilitation, medical equipment, etc., for the rest of his or her life. The family of a seriously injured or disabled person should not attempt to make an "educated guess" about this. We project the impact of a permanent disability and its financial toll on someone's life only with the help of our team of experts.

WHY YOU NEED EXPERT ASSISTANCE

In cases involving serious injury and permanent disability, the insurance company, defense attorney, judge or jury must be made to understand the reality of a lifetime of suffering, difficulties, needs, and expenses faced by the injured individual. If you are facing long-term severe injury or disability, you should get expert assistance—and be certain that you won't be left with high medical bills long after your insurance settlement has run out.



STOP H. I. DuBay: "If an accident-related injury is depriving you of the life you previously led, call me at The Injury Law Center! What's at stake? Your standard of living for the rest of your life!"

WHEN YOU SHOULD GET AN ATTORNEY



If your answer to any of the ten questions below is yes, give us a call. The sooner you contact us, the more conclusively we can attribute your injuries to the accident—by documenting evidence before it is lost or forgotten, and by making sure that you get proper medical attention.

1. Have you been experiencing pain since the accident?
2. Did you receive an injury to the wrist, elbow, knee or other joints?
3. Did you have to go to the emergency room?
4. Do you think you might need to get further medical treatment?
5. Have you been hospitalized for any amount of time?
6. Have you been having trouble sleeping after the accident?
7. Have you had joint, neck, or back pain since the accident?
8. Have you had to miss work because of the accident?
9. Were you unconscious, or did you receive a blow to the head in the accident?
10. Have you experienced ongoing disorientation, dizziness, nausea, and/or loss of memory after the accident?
11. Have you experienced decreased job performance since the accident?
12. Have you suffered persistent headaches since the accident?



H. I. DuBay: *"The list above is not all-inclusive. If there is a condition that concerns you or is persistent, call The Injury Law Center, and we will discuss it with you."*

HOW DO I PAY FOR AN ATTORNEY?

You may be thinking, everybody knows attorneys cost a lot of money. How could I ever afford an attorney—especially now that I'm earning less income due to an accidental injury? At The Injury Law Center, we don't get paid until you do. We handle all of our cases on a "contingency fee" basis. This means that our fee depends on the settlement amount that we win on your behalf.

Our fee is really paid by the insurance company—not by you. In fact, you will often pay less in immediate out-of-pocket expenses with legal representation, because we can often arrange a hold on your payment of medical bills until you get your settlement.

SHOULD YOU HANDLE YOUR OWN CASE...

STOP

H. I. DuBay:

"It isn't just a coincidence that insurance companies have one person sell you your insurance—the agent—and another person negotiate your claim—the adjuster. Don't confuse the friendly agent who sold you insurance for 15 years with the adjuster. Adjusters play by a different set of rules that I, as a Personal Injury Attorney, am familiar with."

THE STRAIGHTFORWARD CASE

This book is a guide to knowing what to do when you are involved in an accident. We want to be helpful to those who are determined to handle a claim themselves. Although we recommend that you rely on an attorney after an accident, there may be accidents which result in minimal damage to the vehicles and no personal injuries. In these instances, the insurance company's settlement may be straightforward and fair.

THE INSURANCE COMPANY'S ADVANTAGE

However, in the real world, insurance companies are very aggressive in minimizing what they pay to injury victims. Those who negotiate with insurance companies without the experience to recognize their tactics are often shortchanged. You will probably make no more than a few insurance claims over the course of your lifetime; whereas adjusters have handled thousands of claims. It is seldom a fair match.

GOODBYE AGENT, HELLO ADJUSTER

The person who says, *"I've got nothing to worry about. I've got a great insurance agent who takes care of me,"* has usually never filed an insurance claim. All along, he's been paying the insurance company. So of course they are friendly! However, your agent is replaced by an "adjuster" when the insurance company is on the paying end.

TIPPING THE SCALES

The Injury Law Center can tip the scales of justice in your favor and prevent you from being taken advantage of. We can determine what your case is worth, and take over the responsibility of putting your claim together, lifting the burden off of your shoulders.

HOW MUCH IS YOUR INJURY WORTH...**FIND OUT TODAY**



*Find out what
insurance
companies don't
want you to know!*

Call our 24 hour
**ACCIDENT VICTIM
HOTLINE**
460-6200

- What you should never say when reporting an accident.
- Why your injury may be worth more than you think.
- What 10 things to do immediately after an accident.

THIS BOOKLET IS PROVIDED BY:

THE
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