



PROTECT YOUR **RIGHTS**

Personal Injury Questions

Call us and learn the answers to questions like these and more:

- Should I establish a relationship with the other driver's insurance adjuster?
- Do I have to give the other driver's insurance adjuster a statement?
- Is it the goal of the other driver's insurance adjuster that I recover as much as I deserve?
- Do I have to reimburse my health insurance plan if I get a recovery from the other driver?
- Who has the responsibility for making sure my medical bills are paid?
- How long do I have to bring a claim?
- Are there situations where I need to preserve my damaged or destroyed vehicle as evidence?
- Why is it helpful to have an attorney working for me from the beginning?
- **What is medical payments coverage insurance (MedPay)?**

Explanation and Importance of Obtaining And Having MedPay In Your Auto Policy

When I send out a newsletter, I try to make sure it conveys an important message. So when I mention how vital having MedPay is, I mean it. Every time we speak with a potential client, we ask if they have "MedPay." MedPay is short for Medical Payments Coverage. It is medical coverage you purchase from your auto insurance company. Even though you can purchase up to \$100,000 in MedPay, in North Carolina, we find that most people only have \$2,000 in MedPay coverage on their auto insurance policy. You should discuss MedPay with your agent or insurance company sales office right away. Adding MedPay is very inexpensive relative to how much it benefits the victim of an auto wreck. Using your MedPay coverage will not raise your rates. If you do not have health insurance coverage, you will benefit from MedPay even more. For a minimal amount a year, Medpay will help pay your medical bills when you are in a car wreck. Your chances of being in an auto wreck are far greater than most other activities. The "at fault driver" is responsible for all of your medical bills. But, having your own MedPay coverage would help pay your medical bills without delay. In fact, there are times when you could be compensated twice for the same medical bills. Have peace of mind that your medical providers are paid for your medical treatment. If you have any questions about MedPay, call us and we will answer them for free.

September 2011



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Hello My Friends:

As you know, the firm likes to share some helpful information with our past and present clients a few times a year with a newsletter.

It is important to know you have a friend in the legal field. I am reaching out to provide you with more helpful information and to remind you that I am available at any time to help answer any questions or concerns that you may have concerning any legal matter. If I am not in a position to help, I will try to put you in touch with someone who can. Even if you or a friend just have a property damage question and want a quick answer, I am here to help. Enclosed are two GOOD ADVICE cards for you and a friend.

Please note our new email addresses:

pschuette@northraleighlawyer.com and bcronin@northraleighlawyer.com.

Patrick J. Schuette

Schuette Law of North Raleigh, P.A., provides free consultations to those who suffer physical injuries as a result of the negligence of another. We can explain the process of insurance claims and MedPay in greater detail.

