



## Auto & Motorcycle Wrecks

### PROTECT YOUR RIGHTS

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Following a vehicle wreck, there are certain things you can do to **protect your rights**.

#### **Protect Your Rights**

Following a motor vehicle or motorcycle wreck, you can be mentally and physically shaken. You might be injured, afraid, and confused. This is not the best time to make important decisions, without help. While you must assist the police at the scene, you should withhold comment from others about how the wreck occurred.

#### **Record The Scene**

Take photographs of the scene of the wreck at your first opportunity. Get the name, address, and telephone number of the other drivers and any witnesses. Landscape and signs change over time. The better you are able to recreate the scene of the wreck, the easier it will be for you to tell your story when it comes time to present your claim. If you don't have a camera, you can use the one on your cell phone.

#### **Document Your Injuries**

You may not know the extent of your injuries at the time of the wreck. Symptoms can develop over several days. You should seek medical attention for your injuries as soon as possible and inform the emergency room or your physician that you were in a motor vehicle wreck. If you have health insurance - use it. You are ultimately responsible for your medical bills. That is why it is so important to know all the issues surrounding what insurance coverage's may be available. Call a lawyer and get some good advice before making life changing decisions.

#### **After the Wreck**

Take photographs of any cuts and bruises you sustain. They are of great importance in documenting your injuries. Also, be sure to take photographs of your car before it is repaired. Take pictures from every angle, including the interior, and use a whole roll of film.

When your car or motorcycle is a total loss or damaged so much that it cannot be driven, you may be entitled to a rental car provided by the insurance company. However, you may need to specifically request it. Insurance company adjusters do not always let you know your rights. After the insurance company has made a reasonable

offer of settlement on your totaled vehicle, they no longer have to keep you in the rental car.

You can settle the property damage portion of your claim separately from any personal injury issues. However, when you speak with the other driver's adjuster about your property damage, you often give them a snapshot impression of your physical injuries as well. Since people who suffer injuries often have good days and bad days, we recommend that you speak with an attorney prior to establishing a relationship with the insurance company adjuster. That way you will be armed with information. As you probably have heard before, information is power.

### **Insurance Companies**

Be careful when dealing with insurance company representatives. While they may give the appearance of being on your side, they are representing a business and are seeking to limit their company's liability. For example, if they can get you to sign a release quickly, before you know the full extent of your injuries, you may lose your right to fair compensation. In addition, when you think they are assuring you a payment of all your medical bills, listen closely to what they say. They often limit their promise; by saying they will "pay all reasonable medical expenses." This may be a problem for you down the road when they inform you that such and such charge was not "reasonable". Just after a traumatic event, your body may not experience pain right away for a variety of reasons. Yet, several days later, when your body relaxes, you can hurt all over. Insurance company adjusters are professionals, trained in taking statements and getting you to say what they want on tape. While you may have to give your own insurance company a statement, even with them you should call a lawyer first for some good advice.



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Hello My Friends:

The firm would like to share some helpful information with our past and present clients. Please refer to the pages enclosed.

In times like these, it is important to know you have a friend in the legal field. There are no quick fixes or easy answers. But, if you are injured because of someone else's actions, there are ways to maximize your recovery. I am reaching out to provide you with some "helpful hints" (attached) 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 has a property damage question and just wants a quick answer, I am here to help. Also enclosed are two GOOD ADVICE cards for you and a friend.

Patrick J. Schuette