

# YOUR PERSONAL INJURY RESTORATION ROADMAP



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## An Accident Happens and it's Someone Else's Fault

Whether you've had an auto accident, slip and fall in a public area, or another injury, chances are you are hurting, confused and concerned about your future. You will need some support

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## Get Emergency Care Immediately

The first important step is to get emergency medical care immediately. Get to the E.R. **REGARDLESS** of your insurance coverage.



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## Represent Yourself or Hire an Attorney

Insurance companies are more likely to take advantage of an individual representing themselves because they are not worried about being held accountable through the litigation process. This may not be a wise decision, since a good law firm will **NOT CHARGE YOU ANYTHING** to take your case

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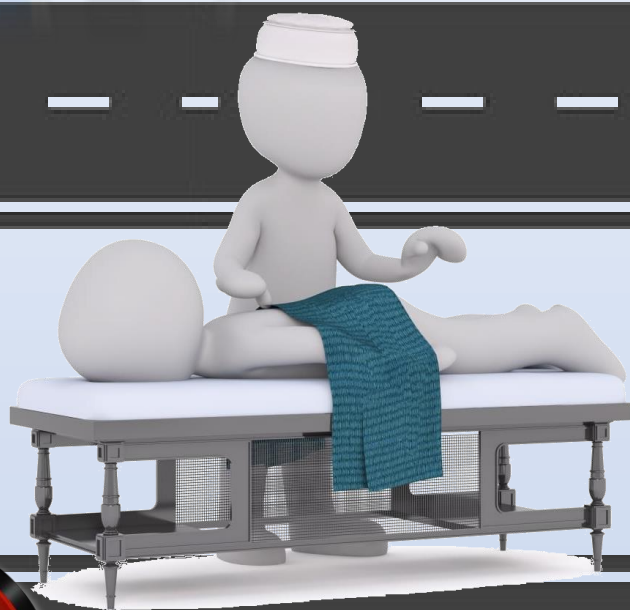
## File the Claim

Document and collect every piece of evidence you can. Details from the police report and your personal account of the injury with dates and the timeline will be helpful. Your attorney will organize the information and file the claim with all insurance companies involved.

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## Continue Medical Treatment

It is critically important to follow up with your doctor and keep up with the recommended treatment. Only by following doctor's orders can a full account of your injuries and the recovery needed be determined. If you do not have health insurance we can treat you and wait to get paid from your settlement.



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## Contact Insurance Companies to Verify Coverage Available

Your attorney will send letters to all insurance companies involved to determine what coverage you have. Every policy will be identified to see if it is applicable to your claim. You may not know which policies you are paying for and which may be applicable.

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## Post Treatment

Once your treatment has been completed, the complete set of medical records are sent to your attorney.

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## Treatment Phase

This phase can last a long time. With your attorney you will navigate the need for continued treatment and as you receive the physical and emotional care you need on the road to restoration. Your attorney will also retrieve information such as lost wages to include in your claim.

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## Organize Medical Records

Medical records from the initial treatment are sent to your attorney. This keeps the process moving along.

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## Demand Letter sent to Insurance Company

A letter of demand including a thorough list, accompanied with evidence, of all your past AND future medical treatment bills and records, lost wages and calculated pain and suffering is sent to the insurance company

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## Insurance Company Response

The insurance company has 30-60 days to respond, and may choose to settle for a set sum. Your attorney will discuss the options with you. It will be your decision, guided by your attorney to determine if the settlement offer is acceptable to you.

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## Litigation

Often stressful. Time is needed for depositions, written discovery and potentially a trial in court. We offer expert witness testimony as needed. At some time before the trial, the parties will undergo mediation – a process where both parties can come to an agreement. If an agreement cannot be reached through mediation, a trial date is set.

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## Negotiations

Your attorney will negotiate the final offer with the insurance company. After negotiations, if you have agreed to a settlement amount, then your attorney will schedule a time for signature for disbursement of funds including your healthcare providers and liens. If you do not agree with the final offer for full restoration, it moves to litigation phase.

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## Post Trial Restoration

All parts of the claim are finalized to ensure that all medical treatment has been paid for and that future needs are met and that you get the best outcome going forward.



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