



CAR, TRUCK, OR MOTORCYCLE ACCIDENTS

TOP 19 TIPS

*Critical information you should know about lawyers,
car insurance, and health insurance after an accident.*





What to do right away

if you're injured in a car, truck, or motorcycle accident:

1

Call 911

and ask for an officer to come to the scene. Always cooperate with the police, as they want to assist with the accident and your injuries. In fact, that's their job.

2

Take pictures

of damage to all vehicles and of the scene. Also, be sure to collect names, addresses, and phone numbers for possible future reference.

3

Seek medical attention

right away if you're injured. The police officer will always ask if you're hurt. If you are, answer "Yes" and accept help.

4

Be careful

about what you say to the insurance adjuster. The other person's insurance company is not your friend. You are not required to give a recorded statement and should not.

5

Get a rental car

while yours is being repaired. If you're not at fault, the other party's insurer should pay for this and to repair your vehicle. And you get to choose what body shop does the work.

6

Call a lawyer

Our experienced injury lawyers provide free consultations and can help determine what your case is worth. Call us at **757-333-3333**.

What you need to know about lawyers:

7

Be sure to call a lawyer who exclusively practices in the area of **personal injury**.

A lawyer who helps people day-in and day-out with their pain and suffering from accidents will be in the best position to ensure you receive the maximum value on your case.

8

Paralegals & legal assistants help with several aspects of your case.

The paralegal and legal assistant who work for your personal injury attorney also focus on helping people when they are injured in accidents. These trained individuals will help collect your medical records and assist the attorney with other important aspects of your case. They will also call and provide you with regular case updates.

9

Your attorney will not get paid until you receive your **settlement or verdict**.

Most personal injury lawyers, including the attorneys at Cooper Hurley Injury Lawyers, work on a contingency basis. That means we don't get paid until you get paid. We'll also advance your costs so that you have no out-of-pocket expenses until the case is done.

10

If your injuries are not serious, you may **not** need an injury lawyer.

If you are not hurt or have minor injuries after your accident, then you may not need a personal injury attorney. However, our attorneys are happy to provide a free consultation and written information to help with that decision.

What you need to know

about motor vehicle insurance and health insurance:

11

Recovery may be limited

by the defendant's insurance coverage. The minimum in VA is only \$25,000 per injury. And it's sad, but true, that many drivers have no coverage at all.

12

Get UIM coverage

Your uninsured or underinsured motorist coverage (UIM) will help protect you and your family if the other driver has little or no coverage. It only costs a little more, so get it.

13

Medical payments coverage

under your car, truck, or motorcycle insurance policy can help cover related medical bills. This money is in addition to any health insurance. Since you pay for it, you should use it!

14

If you do not have health insurance,

then you are usually responsible for all of your medical bills. That's why you must seek a full and fair settlement for all your injuries.

15

If you do have health insurance,

use it for any and all of your treatment. Even though the accident and injuries were someone else's fault, you can get reimbursed through the injury claim.



Additional things to remember:

16

If you **wait too long** to seek treatment, the adjuster could question your injuries.

Make sure to obtain proper medical treatment in a timely manner. If you wait too long after an accident to see a doctor, an adjuster may claim that your "gaps" in treatment means that you're not hurt. Adjusters are not doctors, yet they question judgements about your health care.

17

The insurance company's goal is to pay you **as little as possible**.

The defendant's insurance company will try to be your friend until it's time to offer a fair settlement. They often delay until your options are running out, saying they'll take care of you in the meantime. At that point, they may ask for lots of information, including your medical records for the last 20 years. We can help you avoid the runaround.

18

Know your rights when it comes to full compensation.

You are entitled to damages for your injuries, medical treatment, and lost wages. You can also fully recover for your pain, suffering, and inconvenience. Under certain circumstances, such as a DUI case, you may also be eligible for punitive damages. Any permanent injuries, scars, or disabilities must also be a part of the claim.

19

Honesty is always the best policy.

If you are hurt, get treatment. If you have recovered from your injuries, tell your doctor.

***BONUS TIP: Call a lawyer** ← *(This might be the most important one!)*

It doesn't cost you anything to get an attorney's honest opinion about your injury case.

Call our team at **333-3333**.

These are just a few tips to getting results in your car accident case. While every case is different, and not all cases necessarily require the help of an experienced personal injury lawyer, we encourage you to contact us for a free consultation.

333-3333
cooperhurley.com

*Helping those injured in car, truck, and motorcycle wrecks
or other serious injury and wrongful death cases.*

"The entire experience was remarkable. Didn't know what to do until they took care of everything. Thank you for all the help and assurance."

- Michael J.

"Cooper Hurley helped me get what I couldn't do by myself. They were very responsive to my questions and respectful for my situation. If you ever need a group to help you out, definitely give them a call."

- Jennifer M.



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