

What to do right away

if you are 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. If you can, **take pictures** of damage to all vehicles as well as of the scene. Also, be sure to collect names, addresses and phone numbers of any witnesses for possible future reference.
3. If you're injured, **seek medical attention** right away. The police officer will always ask if you're hurt, so if you are, answer "yes" and accept help.
4. The other person's insurance company is not your friend. **Be careful what you say and do** when their adjuster calls you. He will likely offer a low settlement hoping you will sign away your legal rights without consulting a lawyer. You are not required to give a recorded statement and should not.
5. If you're not at fault, the other party's insurer should pay to repair your vehicle. You get to choose what body shop does the work. Also, **you are entitled to a rental car** while yours is being repaired.
6. Call the experienced injury lawyers of Cooper Hurley at **757-62COUNT** (757-622-6868).

Cooper Hurley

1100 Granby Street, Suite 100

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757-62COUNT

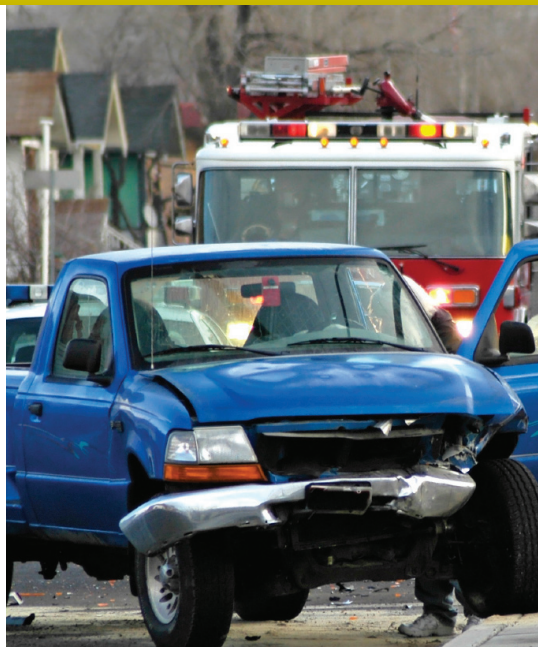
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***When It Really Counts,
Count on Cooper Hurley***

TOP TWENTY TIPS

FOR CAR, TRUCK OR MOTORCYCLE ACCIDENTS

from Cooper Hurley Injury Lawyers



What you need to know about **lawyers:**

1. Be sure to **use a lawyer that exclusively practices in the area of personal injury**. A lawyer that 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 for your case.
2. The paralegal and legal assistant who work for your specialized personal injury lawyer also focus on helping people when they are injured in accidents. This trained individual will **help collect your medical records and assist the attorney with other aspects of your case**.
3. Most personal injury lawyers work on a contingency so **he or she does not get paid until you receive your settlement or verdict**. Also, most personal injury lawyers will advance your costs so that you have no out-of-pocket expense until the case is done.
4. If you are not hurt or have minor injuries, then you may not need a lawyer. However, personal injury lawyers, **John Cooper and Jim Hurley, 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:

1. The amount of recovery for your injuries, medical treatment and all associated damages **may be limited** by the defendant's insurance coverage. The minimum in Virginia is only \$25,000 per injury so you need to know the defendant's total coverage. It's sad but true that many drivers have no coverage at all.
2. **Be sure that you have sufficient insurance yourself**. Many people only have the \$25,000 minimum, but you should have more to protect you and your family in case the other driver has little or no coverage at all. It only costs a little more to have \$100,000 or \$300,000 coverage, so get it.
3. If the other party has minimum or no coverage, then **your own car insurance may help** with your recovery. Your policy will likely have uninsured coverage and may have underinsured coverage too. **Call Cooper Hurley to let you know about this coverage**.
4. Your car, truck or motorcycle insurance policy **may have medical payments coverage**. This will cover your related medical bills up to the limits you bought. This money is in addition to any health insurance. Since you pay for it, you should use it!
5. If you do not have health insurance, then you are usually responsible for all of your medical bills. That is why you must **seek a full and fair settlement or verdict to compensate you** for all of your injuries and damages.
6. Even though the accident and your injuries may be the other person's fault, **you should use your health insurance, if any, for all of your treatment**.

More things to know to help you through this difficult period:

1. Obtain the proper medical treatment in a timely manner. **If you wait too long, an adjuster may claim your "gaps" in treatment mean you're not hurt**. Adjusters are not doctors yet they question judgments about your health care.
2. The defendant's insurance company will try to be your friend until it is time to offer a fair settlement. They often delay until your options are running out, saying they'll take care of you. 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 run around. **Remember, their goal is to reduce their liability, not satisfy your legitimate personal needs**.
3. You are entitled to damages for your injuries, medical treatment and lost wages. You can also recover for your pain, suffering and inconvenience. Under certain circumstances, like if a drunk driver injures you, you may also be eligible for punitive damages. Any permanent injury, scars or disability must be part of the claim. **Be sure to know your rights when it comes to full compensation**.
4. Honesty is **always the best policy**. If you are hurt, get treatment. If you have recovered from your injuries, tell your doctor.