

Report #1

Eight Things You Should Know about Pursuing an Injury Claim:

(1) Never, ever lie – not to your lawyer, your doctor, or the other side – about your ability or inability to do physical activity after an accident, be it sports or work activities or whatever. The truth will come out.

(2) Don't accept a check or sign a release from an insurance company unless you know exactly what it covers. Sometimes insurance companies will attempt to get you to release "any and all claims" – including your injury claim – and lead you to believe that you are only settling your claim for property damage. Check with an attorney if you're not certain.

(3) Don't try to hide past accidents or injuries from your lawyer. It is almost certain that the other insurance company will find out about this, because all accident information is shared by insurance companies in a central database. The only person who may be surprised is your attorney, and this is never a good thing.

(4) Keep a daily "pain diary" detailing how you feel, doctors and therapy appointments, medications taken and your inability to work. You can't count on remembering everything later, and a lawsuit can take years.

(5) Don't try to "tough it out." See a doctor immediately after your accident. Be 100% open with your doctor: about how the accident occurred, and reveal any past accidents or medical conditions that may affect your condition or healing.

(6) In real life there are few "can'ts" after an accident. In other words, most people recover the ability to perform most activities, unless they are bedridden. But generally, if they have limitations, it's because they can't do the activity as long, as hard, as strongly as they used to. And your limitations, presented



correctly, may give you a valid injury claim.

(7) Video cameras are teeny-tiny and you could be videotaped at anytime, in any place. I've seen this many times. So know that you'll have a problem if you say that it hurts for you to walk or stand, but then get videotaped playing tennis. I had a client that claimed a serious back injury from a car accident but got videotaped at his vacation home in Florida, spending six hours resurfacing the asphalt on his driveway. Needless to say, this devastated his case.

(8) Remember, never has an insurance company adopted a policy of paying fair, speedy and just compensation to persons injured through the fault of another (the insurance company's policyholder). The money is in the insurance company's pocket, earning interest in the bank, or profits from its investments. (Did you know that insurance companies generally make more money per year on invested insurance premiums – in real estate and such – than on new premium dollars received?)

A philosophical note: I try to be selective in the cases that my firm accepts, because I want to give personal attention to my clients' cases to the greatest extent possible. Every year I decline hundreds of cases. I concentrate my efforts on increasing the value of good cases, not finding and filing frivolous ones. I believe that good lawyers think this way.

Another note: This report is not legal advice. I'm trying to give you information to help you make informed decisions. Investigate and check things out for yourself. Get legal advice in person; face-to-face.