

AUTO ACCIDENTS  
MEDICAL MALPRACTICE  
WORKERS' COMPENSATION  
NURSING HOME NEGLIGENCE  
WRONGFUL DEATH  
SOCIAL SECURITY DISABILITY



#### Locations

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<b>Durham</b> 600 South Duke St. Durham, NC 27701 (919)682-2111	<b>Raleigh</b> 207 W. Millbrook Rd., Ste. 215 Raleigh, NC 27609 (919)848-2000
<b>Fayetteville</b> 4200 Morganton Rd., Ste. 200-15 Fayetteville, NC 28314 (910)484-3333	<b>Wilmington</b> 1213 Culbreth Drive Wilmington, NC 28405 (910)256-4445
<b>Greensboro</b> 222 S. Swing Rd., Ste. 6 Greensboro, NC 27409 Phone: (336)855-8554	<b>Winston-Salem</b> 250 Executive Park Blvd., Ste. 107 Winston-Salem, NC 27103 (336)760-9996

Call 24 hrs:  
**1-888-CONSULT (1-888-266-7858)**

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**your money** at stake:

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We go toe-to-toe with insurance companies to try to  
get you ALL the compensation you may deserve.

## THINGS YOU NEED TO KNOW ABOUT YOUR CLAIM

- > **You may need to call the at-fault driver's insurance company to set up the claim.** Do not assume that the other driver will do so.
- > **An adjuster will investigate the claim;** he or she may need a copy of the police report, and to talk with the person they insure who caused the accident, as well as any witnesses.

## WARNINGS!

- > **You do not have to give a recorded interview.** Beware of any request that you give one. Even when the other driver is clearly at fault, the interview may provide a reason to deny your claim. The adjuster may try to show that you could have avoided the accident.
- > **Beware of the insurance adjuster who insists on coming to meet you face to face,** then presents a check and offers to settle your injury claim. You may be asked to sign away your rights to future recovery for a nominal sum that may be far less than your case is worth.
- > **The adjuster will tell you he or she is there to help you and be fair to you.** Remember who he or she works for. You may be discouraged from contacting an attorney. And once you sign a release, your claim is over, no matter what happens later. It is too late if you contact an attorney after signing a release.

## TAKING CARE OF YOUR HEALTH AND PROTECTING YOUR RIGHTS.

Being in an accident is never fun. At the very least, it's an annoyance; in more serious cases it can create terrible medical and financial hardships.

At **Lanier Law Group, P.A.**, we've helped thousands of accident victims, and understand how difficult and potentially traumatic the whole process can be.

This brochure outlines some of the important issues you should consider in the aftermath of an accident. It does not provide legal advice specific to your situation. Please feel free to call us if you have questions about your insurance claim.

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Unless You  
Collect

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## YOUR RESOURCES FOR COMPENSATION

### 1 THE AT-FAULT DRIVER'S LIABILITY INSURANCE

#### > Pays for Your Property Damage

The responsible insurance company will pay for the repairs to your vehicle and provide you with a rental car for the time that you are without a car UNLESS your car is a total loss. A total loss occurs when your car is not repairable OR when the costs of the repairs exceed 60-75% of the fair market value of your car. Even if you owe the bank more than the car is worth, the law only requires that the insurance company pay you the amount that the vehicle is worth. We can help with the damage to your vehicle.

#### > Pays for Your Bodily Injuries

After you have completed all medical treatment, the insurance company will usually settle your case in one lump sum. You may be entitled to recover for: MEDICAL BILLS, LOST INCOME, PAIN & SUFFERING, MENTAL ANGUISH, DISFIGURING SCARS and PERMANENT PHYSICAL INJURY.

- Insurance adjusters, judges and juries are not permitted to take your word for it that you were injured – they must look at your medical treatment. We are NOT suggesting that you seek medical treatment just to build an insurance claim, **but if you don't get timely treatment for legitimate injuries, you likely will not be compensated for those injuries** by the insurance company.

- In addition, if the driver who caused the accident was intoxicated or charged with careless and reckless driving, you are likely entitled to recover punitive damages in addition to the usual compensatory damages.

### 2 YOUR HEALTH INSURANCE

You should use your health insurance even though the other driver's insurance may ultimately pay for your medical bills. The auto insurance does not usually pay for medical care as you go, but as part of a lump sum when you are at maximum medical improvement. Unpaid medical bills can adversely impact your credit rating. If you fail to use your health insurance, the unpaid bills will have to be paid out of your settlement.

### 3 YOUR AUTOMOBILE INSURANCE

You should use your automobile insurance to the extent that you have this optional coverage:

> **Medical Payments Coverage** – Pays you the amount of your medical bills up to the pre-selected coverage amount. This coverage may be used even if you use your health insurance.

> **Uninsured/Underinsured Motorist Coverage** – With this option, if the other driver does not have sufficient insurance to cover all the injuries caused by the accident, your insurance steps in to compensate you for your injury.

> **Collision Coverage** – If the responsible insurance company is slow to accept liability and repair your car or pay you for the total loss of your car, then you may elect to file on your collision coverage. You will have to pay your deductible, but you can recover the deductible when the responsible insurance company accepts or is forced to accept liability.

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For more information or to  
arrange a free consultation, call  
**1-888-CONSULT**  
(1-888-266-7858)

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## A TEAM ON YOUR SIDE

Lanier Law Group, P.A. is a Personal Injury POWERHOUSE. Utilizing the vast resources of our statewide practice, we assign a complete legal team to every case, and are able to offer every client intimate, personal attention.

We are not just here to settle your case. We want to help with any problems you may face along the way. We can help with your property damage, health insurance issues, or medical treatment questions. And if you need medical treatment but do not have health insurance, we can help you find a doctor.

Even if you are thinking of handling your claim on your own, do not hesitate to call us for a free consultation so that you are armed and ready to deal with the insurance company and its team of insurance and legal professionals.

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