# Vehicular Injuries

**A Word to the Wise**

Be careful. Do not talk to the Liability Carrier (the other person’s insurance company) until you have first spoken with me! Be aware that Maryland is a Contributory Negligence State. What that means is, if you are even 1% contributory negligent in an accident you may be barred as to any financial recovery. So my advice is do not talk to the other person’s insurance company until you have first talked to me You don’t want your words twisted. Remember, the other person’s insurance company works for him – not you.

**Questions, Questions**

If I am hurt – What will I do? Am I covered? These are the first questions that come to mind when you have been involved in an auto accident. Most insurance carriers offer their insured Personal Injury Protection (PIP). So most likely you have PIP to cover your initial medical bills. But the bad thing is, sometime people trying to save money elect not to purchase PIP Insurance and then they have no money for medical bills unless they have health insurance.

**What is Personal Injury Protection and how does it work?**

When you purchase auto insurance in Maryland most Insurance Companies offer you PIP Insurance. You purchase PIP Insurance in your policy to cover your own medical bills. Most people purchase PIP which provides personal injury protection up to $2500 but you can also purchase more – some people purchase $10,000 worth.

**What does PIP protection cover**

PIP covers your medical injuries and some lost wages which result when you have been injured in an automobile collision. Remember if you had an accident and you have been injured you must notify your insurance carrier immediately Failure to do so, could result in your insurance company denying your claim.

**What should I do if I have been involved in a car accident?**

Make sure you provide the other driver or drivers or police with your license, registration and insurance information. Also, make sure you get a copy of theirs. Driver’s home insurance and registration information. Remember, depending on the severity of the auto accident the police may not undertake a police accident report and just opt for an exchange of information. This may present a problem down the road as to who is liable for the accident. Take pictures on your cell phone of the accident, write down the names, addresses and phone numbers of any witnesses who saw the accident. Ask the police officer if he/she is going to prepare a report. Immediately write down in chronological order what happened because as time goes by many people have a tendency to lose recollection of what happened. If you are at fault your Insurance Carrier has a duty to defend you Notify your insurance carrier immediately.

Know your rights and make sure you are protected. If the other person runs over to your vehicle and says, “I am sorry I didn’t see you” You should write that down because that is an admission the other driver did something wrong.

Remember, in Maryland you have three (3) years from the date of the accident in which to file suit and pursue your right to file an injury claim. Your failure to file within the three (3) year’s time limitation, could result in you being forced to forfeit any recovery. You should never sign anything with that the other person’s insurance company presents to you, without first talking to your lawyer. You should not talk to the other persons insurance carrier until you talk to your lawyer.

Remember, once you have settled your claim, you cannot recover anything additionally. Sometimes, injuries from an auto accident do not manifest themselves right away – indeed sometimes the total extent of your medical injuries do not manifest themselves for months, maybe even years. Get checked out. See your Doctor. Remember once you have signed a Settlement and Release with the other persons insurance carrier that’s the end of it. If there are further problems, you are out of luck.

Take pictures of your vehicle, the other person’s vehicle and document all of your injuries such as any black & blue marks, cuts, abrasions you may have. If the other person has been charged in the accident you should follow his/her Court Case. You should make sure you attend his/her court case and make sure you testify against him/her if need be. If the criminal/traffic case against the other person gets dismissed, it may be more difficult to get a favorable recovery in your civil case.

You may have questions in regard to your vehicle damage –

* **How do I get it fixed?**
* **What do I do about my car?**
* **How do I obtain a rental car until my vehicle gets fixed?**
* **Do I have the right insurance?**
* **Do I have both collision & comprehensive Insurance?**

Most Insurance Companies like to pay as little as possible and sometimes they will attempt to low ball you on the value of your vehicle. Sometimes the Insurance companies will fix a vehicle that should in fact be totaled. And sometimes if your vehicle has a low book value, the insurance company will offer you the value of your totaled (total loss) vehicle. Do not try to negotiate with the insurance companies without a lawyer. Call me - I will make sure you get every dollar you deserve.

**Contact me NOW for a FREE Initial Consultation**