

Thank You for retaining the law firm of **EPSTEIN SHAKH, LLP**. For over a decade, we have been a premier personal injury law firm in New York State, and have recovered tens of millions of dollars in compensation for our clients.

EPSTEIN SHAKH, LLP
150 Broadhollow Road, Suite PH-4
Melville, New York 11747
T. (516) 447-6688
F. (516) 447-6689
M. (917) 257-9104
E. info@eslawny.com

THINGS YOU SHOULD NOT DO:

- Do not give any statements (written, recorded, or oral) to anyone concerning your accident or injuries without first getting our approval.
- Do not make any incorrect statements about prior injuries or accidents to any doctor who treats or examines you. If you don't remember, say so.
- Do not change your address or employment without notifying your attorney.

FIVE BIG MISTAKES CLIENTS MAKE:

- Not seeing the doctor if you are in pain.
- Not doing what your doctor tells you.
- Not keeping your doctor's appointments.
- Discussing your case with anyone other than your attorney or your doctor.
- Failing to tell your doctor about medical problems due to the accident.

BE CAUTIOUS OF INSURANCE COMPANIES:

It's not unusual for insurance companies to engage in aggressive tactics to pressure a victim into harming their own case. One familiar tactic is to record phone calls where a skillful adjuster may make you feel as if you are talking to a caring and helpful person. By lulling you into a sense of security, the insurance company may hope that you let your guard down and make statements that contradict physical evidence or other statements. Other strategies include sending investigators to the hospital, home, or place of work. You should politely direct any unknown persons to your attorney who will know what you should say and when you should say it. Never deal with these agents without sound legal advice.

DO NOT ACCEPT ANY MONEY OR SETTLEMENT:

Insurance companies may offer you an "early settlement" or compensation for your "troubles". Do Not Accept It. Do Not sign any Release forms without speaking to us first.

QUESTIONS MOST CLIENTS ASK:

Why Does It Take So Long?

We cannot prove your claim until after the doctors have given us reports stating exactly what your medical condition is and what they expect it to be in the future: in other words, until you have reached "maximum medical improvements." Many times the doctors will be very slow in making these reports. We may even, on occasion, ask you to contact your doctor to speed up this report. If we try to settle your case before your medical condition is stabilized, you may lose money that you might be entitled to for a condition that did not show up until after your case was settled.



ATTORNEYS AT LAW

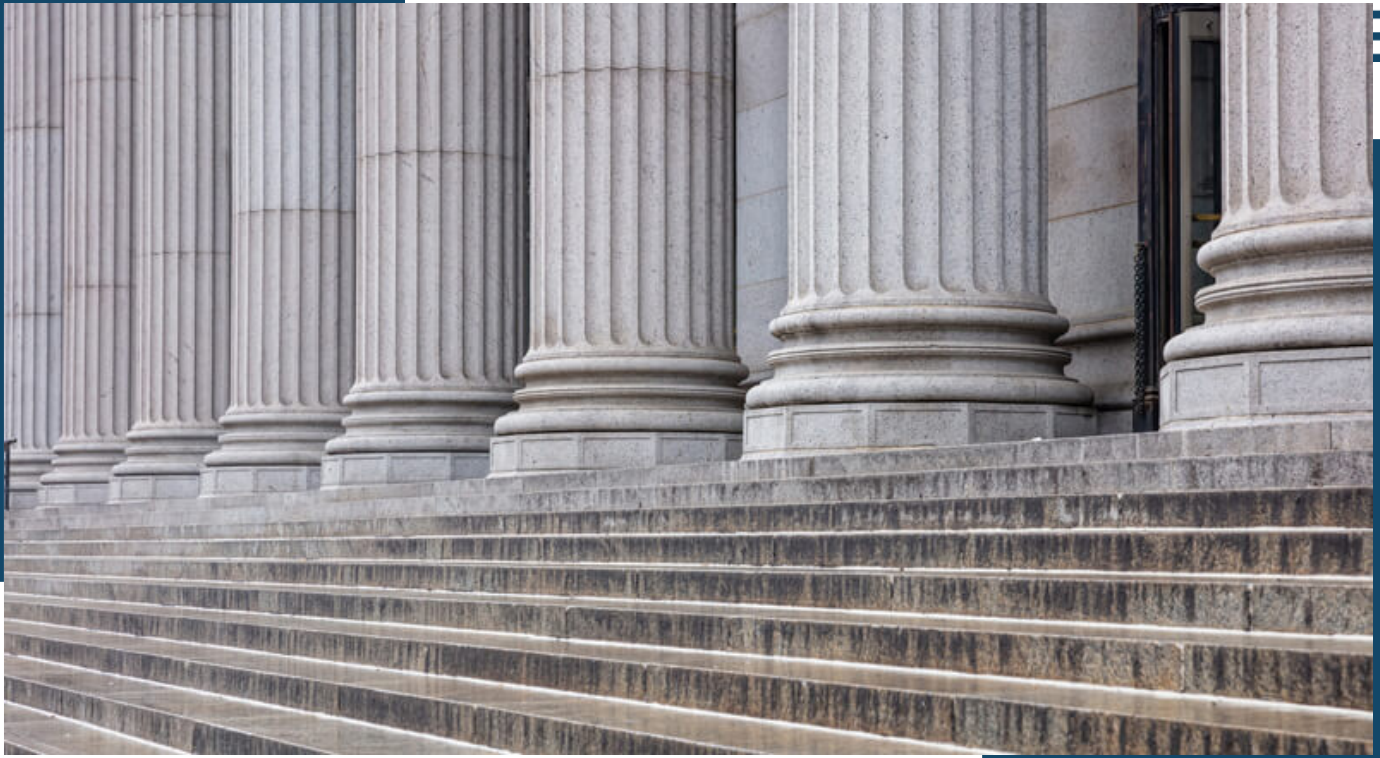
It is important to know that your case will not be settled until the damages have been determined and all investigations to determine who is liable have been completed. It generally takes several months to gather the necessary information. If a trial becomes necessary, it can take several years to complete a case. One of the most difficult requests we make of you is to have patience. We will work as hard and fast as possible to settle your case quickly.

YOU MAY REACH US AT

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HOW THE NEW YORK NO-FAULT INSURANCE WORKS:

New York No-Fault law requires that every motor vehicle provide personal injury protection coverage in order that people injured in a motor vehicle accident receive benefits regardless of who caused the accident or who was at fault. During this stressful time, it is difficult to understand the complicated insurance laws and regulations, particularly those involving no-fault benefits.

Without a thorough understanding of New York's insurance laws and regulations, reimbursement of expenses can be difficult to obtain. The experienced legal team at EPSTEIN SHAKH, LLP will guide each client through the maze of regulations and complete all procedures for our clients, only after signing our Retainer and formally becoming a client of our firm.

TIME MATTERS:

You must file a New York State disability form with your employers disability carrier 30 days from the date of your accident or the date you become disabled as a result of the accident. If you do not do this, you may lose a portion or all of your disability benefits.

If you were injured in the course of your employment when the accident happened, you must file for workers' compensation benefits through your employer. The workers' compensation company will pay you a portion of your earnings and the no-fault carrier will pay you a portion totaling 80 percent of your gross earnings, or up to \$2,000 per month. When you receive papers from workers' compensation, you must give a copy to your lawyer.

The no-fault insurance company is entitled to have you examined by a doctor it chooses. This is called an independent medical exam. Often after the exam, the No-Fault company will deny your claim, refusing to pay you for your medical expenses. If your doctor believes you need treatment, you should still continue your medical care regardless of the denial. Failure to continue treatment will falsely lead the defendant's insurance company to conclude that you have fully recovered and are no longer injured.

WHAT TO DO IF YOUR BENEFITS ARE DENIED:

In the event the No-Fault benefits are cut off or denied, and you have private health insurance, arrange for the company to pay your medical bills. Even though your own health insurance is paying, you must tell the doctors, hospitals and therapists to continue to submit the bills to the no-fault company or your attorney can submit them for you. An arbitrator may eventually decide about bills that have been submitted to the No-Fault company and denied, but the company may decide only on those bills submitted. You must continue to get disability notes from your doctor and submit them to protect your lost wage claim.

If you are paying the medical bills out of your own pocket, the instructions above also apply. The bills should be sent to the no-fault company, even though it is going to deny the bills. Keep a copy of every expense you made, and forward those receipts to us via e-mail at info@eslawny.com