

#### Welcome!

Congratulations on taking the first step to learn more about your situation. By getting this special report, you will have a better understanding as to what you should be doing, what you should not be doing and how you can help to maximize the value of your injury case.

You should feel a certain level of comfort knowing that there is a path for you and a plan for how you can deal with all of your accident related issues which are causing you a great deal of anxiety.

You could have ignored dealing with this important situation but instead you've taken this important step to learn how you can navigate the sometimes difficult road that lies ahead.

By the end of this report, you will learn:

The top three mistakes most people make who have been injured in an accident make that can destroy their injury case or cost them thousands of dollars.

More importantly, this report will show you how to avoid these costly mistakes and we will give you easy to follow, practical strategies that you can use right away to help you get better quicker and help maximize the value of your injury case.

This report is going to outline the top three mistakes from number three down to number one. All of this information is very important and the last mistake will completely change the way you are going to move forward with your case.

So let's dive in!

The 3rd biggest mistake people make who have been injured in a an accident is:

#### TRUSTING THE INSURANCE ADJUSTER

Insurance adjusters are in the business of paying the least amount of money for an injured party's case. Insurance companies have a fiduciary duty to their shareholders to maximize profits and one of the best ways they can do this is by paying an injured party less than the value of their injury case.

The adjuster is not looking to help you and may even lie to you to obtain this objective. Let me explain this point by way of a brief example, I was contacted by an injured party who advised me that the insurance adjuster told him that he could not recover any money for his case because he was 1% at fault.

I advised him that the insurance adjuster had completely misstated the law and had lied to him. I told him exactly what he needed to do to obtain money damages for his case without the need to hire a personal injury lawyer.

He was able to obtain over \$20,000, on his own, without having to pay any legal fees. If he had not talked to me, chances are that he would have walked away from this claim and the \$20,000 that he was paid.

If you attempt to represent yourself without consulting with a lawyer you will be at a distinct disadvantage because insurance adjusters are trained professionals who are looking to pay the least amount of money possible for your injury case.

Many people who have been injured in an accident attempt to handle their own case by dealing directly with the insurance adjuster. Once the injured party realizes that there are significant complications involving their case, they then contact a personal injury lawyer.

One of the problems could be that the injured party will have made a number of mistakes that could seriously reduce the value of their case or might even destroy it.

You need to understand that not every accident case requires the assistance of a personal injury lawyer but every individual who was been injured in some type of case needs to consult with an accident attorney.

That individual can get educated about what they need to do, what they should not be doing, how they can get better medical care, how they can get better quicker how they can develop their lost wage claim, and what they can do to get more money for their personal injury case.

However, most injured people will make the mistake of dealing directly with the insurance adjuster before consulting with a lawyer, which could end up costing them money.

What evidence supports this fact? An Industry Institute study found that injured parties who hired a lawyer were able to get more money for their personal injury case, after paying a lawyer, than were individuals who attempted to represent themselves.

So why would you not first get the advice of an experienced injury attorney?

Why would you let the insurance adjuster tell you what your case is worth when you don't know the first thing about personal injury law?

The insurance adjuster will make promises to you that he or she will not be able to keep. In fact the insurance adjuster will do everything in his or her power to dissuade you from hiring a lawyer because the adjuster's chances of paying you pennies on the dollar, if you hire an experienced accident attorney, will be lost because you will now be represented by a professional who will help to level the playing field.

Chances are the insurance adjuster of the person that caused your accident will contact you. This adjuster will tell you that your medical bills will be paid, your lost income will be paid to you and that the adjuster will work with you to help resolve your case as quickly as possible.

The insurance adjuster will also want to take a recorded statement from you because, the adjuster will claim, that it will be necessary to get this information before processing your claim.

These claims are false and you should never give a recorded statement to the insurance adjuster without first contacting an experienced personal injury lawyer because this could greatly compromise your claim.

How can you be sure?

If you doubt that the insurance adjuster is working with you to resolve your claim, first find out if the insurance adjuster, before you give any type of statement, will provide you with a letter indicating that their insured is 100% at fault for your injuries and damages, that all of your medical bills will be paid as they are incurred, and that you will be paid your lost wages as soon as you submit documentation to the insurance company.

The insurance adjuster will advise you that he or she cannot do that and you will know right away that this individual is not looking out for you but merely will be looking to line the pockets of the insurance company at your expense.

SO DO NOT TRUST THE INSURANCE ADJUSTER AND FIRST CONSULT WITH AN EXPERIENCED INJURY LAWYER!

So now you will understand why you cannot trust the insurance adjuster and what you must do to protect your interests.

MISTAKE #2

DOWNPLAYING YOUR INJURIES AND NOT GETTING PROPER MEDICAL CARE

People who are injured in some type of an accident many times either don't get timely medical care and attention or do not properly advise their doctor and/or doctors of all of their pain complaints.

Many injured parties attempt to downplay their injuries and either think they are going to get better or tell their doctor that they are not injured as seriously as they otherwise might be.

This is one of the major reasons why you can severely harm the value of your personal injury case because insurance companies will like to point out that you either did not get prompt medical care or that your medical records indicate that you were not injured.

If you have been injured in some type of motor vehicle accident and you are experiencing any type of pain or discomfort, you should insist upon being taken to the nearest hospital by ambulance, from the accident site.

This way you will be able to get prompt medical care and attention so you can determine the nature and extent of your injuries and be told by the doctor what follow-up care you should receive.

Many times a person who was injured in a motor vehicle accident will want to go home and rest. The police officer will ask the person who was involved in the accident if they are injured and do they want to be taken by ambulance to the hospital.

Many times an accident victim will indicate to the police officer that they are not injured, will decline any type of medical attention, will not be taken by ambulance to the hospital, and just go home.

This is the second biggest mistake that an accident victim can make which can seriously undermine their case and cost them thousands of dollars.

#### **WHY???**

Accident victims many times feel much worse the day after the accident, and still others feel even worse several days after the accident.

It is important that an injured person not suffer in silence and ignore getting medical care and attention because you need to find out what is wrong with you and what you need to be doing to get better quicker.

If you have been injured in a motor vehicle accident, chances are that you will be in shock at the time the police arrive and your brain will not be processing information, as it otherwise would be doing.

If you are experiencing any type of pain or discomfort or if you are not feeling well or if you have any pre-existing medical problems, you should make it a point of telling the police officer that you wish to be transported by ambulance to the nearest hospital so you can get checked out and determine what your next steps are so you can start on your road to recovery.

One evening, while I was in law school, I was out jogging with a classmate of mine. As we began to run across the street in the crosswalk, a car with no lights on came out of nowhere and struck my friend and ran over my foot.

This was a terrifying experience because either of us could have been killed if we had taken just a few additional steps.

I remember telling the police officer that I was fine and did not need to be taken to the hospital. The policeman insisted that I go to the hospital in the ambulance and I did.

After getting checked out at the hospital, I returned to my room and when I looked at the paperwork from the hospital. I discovered that I gave the nurse, who did the intake, an incorrect date of birth.

In other words, as a result of this experience I was in shock, my mind was racing and while I was at the hospital I was not even able to provide my proper date of birth. I should also add that I felt much worse the next day.

So it is very important that you be transported by ambulance to the nearest hospital to get checked out after your motor vehicle accident because you will be in shock and not realize how injured you might be.

If you do not get timely medical care after your accident either by being taken to the hospital by the ambulance from the accident site or seeking out the services of a doctor immediately after the accident, then you are providing the insurance adjuster with the opportunity to say that you were not that seriously injured.

If you do not make a list of all of your problems, pains, restrictions and limitations and tell each of your doctors about each of these issues at each medical appointment, chances are that your medical records will appear to indicate that you are not injured.

The insurance adjuster will point out this information and advise you that your case has little to no value.

As was previously stated, if you are not feeling well at the accident site, insist upon being taken to the nearest hospital by ambulance.

Advise the emergency room doctors and nurses about each and every problem, pain, restriction or limitation that you are experiencing as a result of your accident.

Once you seek follow-up care with an orthopedic doctor, neurologist, physical therapist, or other healthcare provider, make sure you prepare, in advance of your appointments, a detailed list of all of the problems, pains, restrictions and complaints that you are having as a result of your accident.

You should also prepare a detailed list of all of the questions that you have, so you can ask your doctor at each appointment. It would also be helpful if you could bring with you a friend or family member who could act as your health care advocate to help you record answers to all of your questions.

This is one of the best ways that you can add value to your personal injury case.

MAKE SURE YOU EITHER GET TAKEN TO THE HOSPITAL, BY AMBULANCE, FROM THE ACCIDENT SITE AND/OR SEEK OUT THE SERVICES OF A MEDICAL DOCTOR IMMEDIATELY AFTER THE ACCIDENT AND GIVE EACH DOCTOR A LIST OF ALL PAINS, RESTRICTIONS OR LIMITATIONS THAT YOU ARE EXPERIENCING THAT HAVE BEEN CAUSED BY YOUR ACCIDENT, AND GET ALL OF YOUR QUESTIONS ANSWERED.

#### MISTAKE #3

This is the most common error and it is the most costly! If you fully understand the importance of this then you can help to maximize the amount of money you will be able to recover.

#### NOT CONSULTING WITH AN INJURY ATTORNEY

If you do not consult with an experienced personal injury attorney as soon as possible after your accident you run the risk of either doing things that you should not be doing or not doing things that you should be doing.

In either case you could severely jeopardize the value of your case, which could result in your obtaining tens of thousands of dollars less for your personal injury case.

It is important that you contact an experienced personal injury lawyer so that you understand your rights and so you can understand what you should be doing and what you should not be doing.

For example, if you are contacted by the insurance company of the person that caused your accident NEVER give a recorded statement or speak with that individual unless and until you first get the advice of an experienced personal injury lawyer.

I have been contacted by injured parties who attempted to handle their own personal injury case and later determined that they were in way over their head.

Unfortunately, many times I advise these individuals that I will be unable to represent them because they have made a number of mistakes in how they have handled their case in dealing with the insurance company.

Many of these parties have given recorded statements that contain information of a very harmful nature.

Some of these parties have signed blanket authorizations allowing the insurance company to get any and all medical records, even those that occurred prior to the accident, which provide the insurance company with an opportunity to conduct a fishing expedition to uncover things that have no relevance to the subject accident.

Some of these individuals have completely downplayed their injuries and have told the insurance adjuster that they are not that bad, that it could have been worse, or that they are feeling better when in fact they are still experiencing injuries that affect them on a daily basis.

You don't know what you don't know so you should never attempt to represent yourself unless and until you first get the advice of an experienced personal injury lawyer.

- Why should you first consult with an experienced personal injury lawyer? Consider the following...
- Do you know the things that you should always do immediately after an accident?
- You know the things that you should never do after an accident?
- Do you know how to get better medical care?
- Do you know how to get better quicker?
- Do you know what you should be telling your doctors or other health-care providers?
- Do you know how to properly develop your claim for loss of income?
- Do you know what things you need to do to properly develop your personal injury claim?
- Do you know what elements comprise a successful personal injury claim that will enable you to obtain more money for your case?
- Do you know how to evaluate your case to determine its value?
- Do you think that an experienced personal injury lawyer can help to answer some or all of these questions?

If you can get this information and advice for free, why would you not contact an experienced personal injury lawyer?

People like to get information in a number of different ways.

If you are someone that would like to read through information and attempt to figure things out on your own then you can visit our website at www.HCWLAW.com and download our book on accident law so you can read this in the privacy of your own home and determine what the other information you would like to know.

Some people like to ask questions so you can contact one of our experienced Connecticut personal injury lawyers by calling our toll-free number at 888-244-5480 and get your questions answered on the telephone so you can make an informed decision as to how you would like to proceed with your case.

Still, other people like to sit down and go over everything in a face-to-face meeting.

You can contact our office and we can schedule a free meeting where we can either meet with you in our office or if you are unable to travel due to your condition, we can meet with you at some mutually agreeable location.

If we do not think that you need the services of a personal injury lawyer, we will tell you that fact. In that situation, we will also tell you what you need to do so you can maximize the amount of money that you can obtain for your injury case.

We are selective in the cases we take and do not represent every person who contacts us. If we feel that you do need the services of an accident attorney we will tell you that as well and we will explain the reasons why.

If we feel you can benefit from hiring a personal injury lawyer, we can then discuss whether or not we might be the fit for your case.

Many people are concerned about hiring a personal injury lawyer because they do not have the money to pay for this type of representation.

Our office handles these cases on a contingency fee basis, which means that there is no fee paid to our office unless and until there is some type of recovery.

Additionally, we will advance the costs to develop your case which would include paying for your medical records, medical reports, and any and all other necessary expenses which we determined that we need to incur on your behalf to develop your case.

If there is no recovery you will owe us no costs and no fees. If there is a recovery the legal fees and costs will be paid at that point in time. In other words, you will not have to pay any money out-of-pocket to hire one of our experienced accident and injury law attorneys.

To further encourage you to feel comfortable that you are making the proper decision, we also provide new personal injury clients with a guarantee.

The terms of the guarantee are set forth on our website but basically state that, if for any reason, you are unhappy with the services that we are providing to you within 30 days after you sign a retainer agreement with us, then you can fire of us and you will owe us no money for our costs and no money for legal fees. This is our no cost, no fee, 30-day guarantee.

Please contact us at your convenience so you can make an informed decision as to how you would like to proceed. Do not delay; get this valuable free information today!

DO NOT SPEAK WITH THE INSURANCE ADJUSTER OF THE PERSONAL THAT CAUSED YOUR ACCIDENT UNLESS YOU FIRST SPEAK WITH AN EXPERIENCED INJURY LAWYER AND NEVER GIVE A RECORDED STATEMENT!