THE 4 MAGIC WORDS THAT WILL STOP AN INSURANCE ADJUSTER DEAD IN HIS TRACKS!

Special Report

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The 4 magic words that will stop an annoying insurance adjuster dead in his tracks!

Welcome!

Congratulations on taking the first step to learn more about your accident or injury case. 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 claim.

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 injury 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 people who have been injured in an accident make that can destroy their injury case and cost them thousands of dollars;

How to avoid making these costly mistakes;

The 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; and

As promised, the 4 magic words that will stop an annoying insurance adjuster dead in his tracks!

This report is going to outline the top three mistakes from number three down to number one. You will also learn, as promised, the four magic words that will stop an annoying insurance adjuster dead in his tracks. 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.

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So let's dive in!

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MISTAKE #3

TRUSTING THE INSURANCE ADJUSTER

There is a good chance you will be contacted by the insurance adjuster of the person that caused your accident. 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 case. 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 the value of your claim.

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 would 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. As a result of this advice, 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 person 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 person 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 has been injured in some type of accident needs to consult with an accident attorney so that individual can learn 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 will 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 the 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.

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.

How can you get the insurance adjuster to stop contacting you immediately?

By now you should understand that it is never a good idea to speak with an insurance adjuster before getting the advice of an experienced personal injury lawyer. Hopefully you will also understand that you should never, under any circumstances, give a recorded statement until after you speak with an experienced accident attorney. So what are the four magic words that will stop an annoying insurance adjuster dead in his tracks?

If you are contacted by the insurance company of the at fault party, simply tell the insurance adjuster the following 4 magic words that will completely disarm and stop the adjuster dead in his tracks:

"I HAVE A LAWYER!"

If the insurance adjuster continues to ask you questions repeat the same four magic words. The adjuster will then realize that he cannot ask you any more questions but instead will have to deal with your lawyer.

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 mistakes you can make that 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 an accident, you should first make sure the police are contacted and you should then 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 emergency room doctor what follow-up care you should receive.

Many times a person who is injured in an accident will want to go home and rest. 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 you 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 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.

Advise all of your doctors and nurses, therapists, and other health care professionals about each and every problem, pain, restriction or limitation that you are experiencing as a result of your accident. It would also be helpful if you could bring with you a friend or family member, with you to each doctors visit, 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.

So 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 limitation caused by your accident. Lastly, make sure you follow up with the instructions given to you by the hospital staff.

MISTAKE #3 (AND THIS ONE IS A GAME CHANGER!)

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 or worse yet you could completely destroy your case.

It is important that you contact an experienced personal injury lawyer so that you understand your rights and so you can be told what you should be doing and what you should not be doing. If you are contacted by the insurance company of the person that caused your accident do not 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 cases who later and determined that they were in way over their heads. 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 people 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. Sometimes an adjuster might claim that you have a pre-existing injury or condition and the insurance company is not responsible for something that was already bothering you.

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.

Contact our office as soon as possible, toll free 888-842-8466. One of our experienced Connecticut personal injury lawyers will be happy to discuss your case with you and answer your questions over the telephone. If you prefer, you could schedule a free consultation where all of this information will be reviewed with you in the facts of your case will be discussed in detail. You can also visit our website at www.hcwlaw.com where you can download a free copy of our accident and injury law book that will answer many of your questions. Get this valuable free information today.

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

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