

WHAT THE INSURANCE COMPANY DOES *NOT* WANT YOU TO KNOW...

The insurance company is **NOT** on your side! Insurance adjustors are trained to minimize the amount of money that the insurance company pays to injured victims. This is true even if you are making a claim against your own insurance company.

You always have the right to have an attorney represent you and your family. If an insurance adjustor suggests that you do not need or should not consult with an attorney, tell your attorney immediately. Insurance companies have many lawyers protecting their interests, shouldn't you?

Insurance companies want to get a statement from you before you have legal representation. **NEVER** give a statement to an insurance adjustor without your attorney being present. Any statement you give to an insurance adjustor can be used against you at a later date.

In some circumstances, you may be entitled to compensation from your own insurance company for medical payments, uninsured and underinsured motorist benefits. An experienced personal injury attorney can advise you of the insurance coverages that you have pursuant to the terms of your policy.

Any vagueness or uncertainty concerning the terms of your insurance policy will be interpreted in your favor. A knowledgeable personal injury attorney can read your policy to make sure that you receive all of the coverages to which you are entitled.



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WHAT TO DO IF YOU ARE IN AN ACCIDENT

STOP & CALL THE POLICE: In Iowa you are legally required to stay at the scene of any accident you are involved in. Even if there are no injuries, you should still call the police to get an accident report.

WARN: Turn on your hazard lights, lift your hood, or use road flares to alert other drivers to proceed with caution.

CHECK FOR INJURIES: Never move an injured person, call 911. Make sure you know how many people are injured so you are able to request enough emergency services.

INVESTIGATE: When safe to do so, obtain the contact information for the other drivers and the name of their insurance companies. If there are any witnesses, be sure to get their contact information as well. Take photographs of the scene, the vehicles and the other drivers. You may also want to take notes about where and how the accident occurred. Include details such as road conditions, speed limits, traffic signals, weather conditions, lighting, and what other cars were doing at the time of the accident.

COOPERATE WITH THE POLICE: When you speak to the police, only tell them the facts of the accident. Don't draw any conclusions. Inform the police of any injuries you have and provide the contact information of any witnesses.

CONTACT A PERSONAL INJURY ATTORNEY: Before talking with any insurance company representatives or signing any documents, consult with an experienced personal injury attorney. You have the right to legal counsel and no insurance company can deny you that right. At the Shanks Law Firm there is never a charge for the initial consultation.

FREQUENTLY ASKED QUESTIONS

How do I know if I have a personal injury claim? The best way is to consult a personal injury attorney. In general, if the other party was negligent and that negligence caused injury and/or damages, you have a case.

What should I do if I am hurt in an accident? First, go to the emergency room. The doctor may notice injuries that are not apparent to you. File a police report at the scene or as soon as possible afterwards. Also, get the contact information of all witnesses and take photos of the scene, the other party and the vehicles.

When should I call an attorney? Immediately after your injury would be ideal but definitely before you speak with any insurance companies.

Should I release my medical records to the insurance company? No, medical records should only be released after talking with an experienced attorney. Releasing these records could hurt your case later.

What if I think the accident was partly my fault? You should never admit fault to anyone after an accident until you have consulted with an attorney. There are many possible causes of your accident that you may not have considered and any admission of guilt could be used against you in court.

How do I pay for my legal services? We take cases on a contingency fee basis, meaning you will not pay us anything unless we make a recovery through a settlement or a verdict at trial. A standard contingency fee is typically one-third of the settlement or verdict amount.

