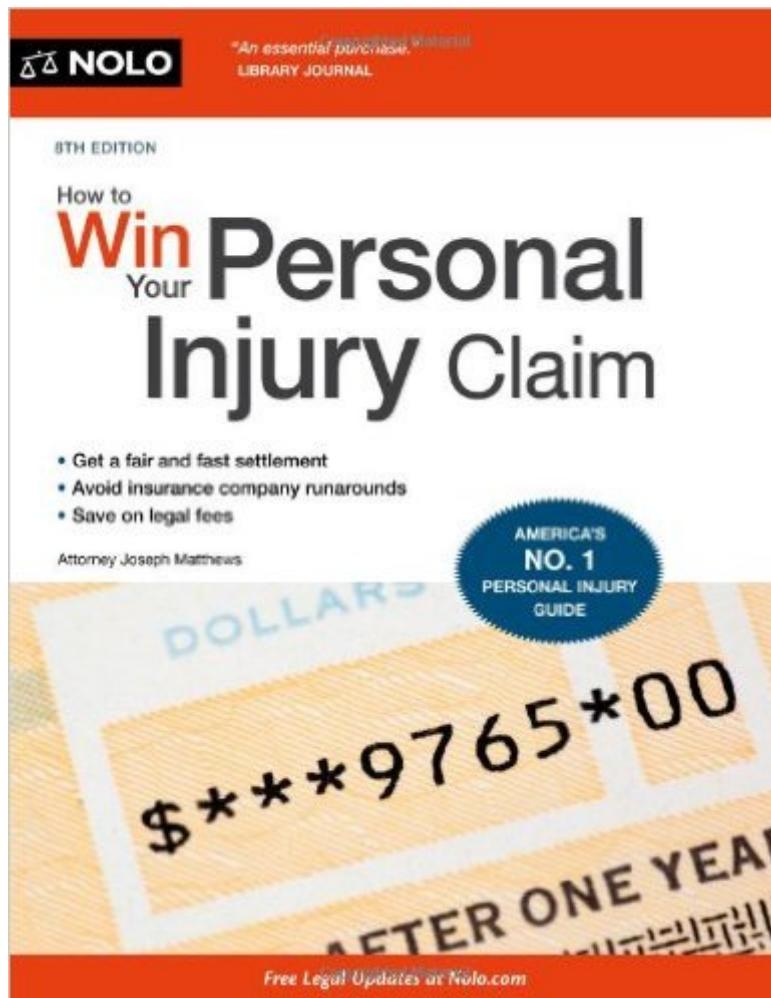


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# How To Win Your Personal Injury Claim



## Synopsis

Know your rights! Find out how to make the best case for yourself and win your personal injury claim. Dealing with insurance companies and lawyers when filing a personal injury claim can feel like another accident is in the offing. But you can handle a claim yourself -- and save hundreds or thousands of dollars in the process. *How to Win Your Personal Injury Claim* shows you how to handle almost every accident situation, and guides you through the insurance claim process, step by step. Learn how to: protect your rights after an accident determine what your claim is worth handle a property-damage claim deal with uncooperative doctors, lawyers and insurance companies counter the special tactics insurance companies use prepare a claim for compensation negotiate a full and fair settlement stay on top of your case if you hire a lawyer This edition of *How to Win Your Personal Injury Claim* provides your state's most recent laws, small-claims court limits and Department of Insurance contact information. Plus, you'll find an all-new chart explaining your state's in-car text and cell phone laws.

## Book Information

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## Customer Reviews

I had a boating accident (I was a passenger) in 2001. I heard terrible stories from people who had hired lawyers and ended up with nothing. I bought this book and after 2 years of medical procedures & appointments, when I was done, I composed a letter requesting \$85,000 from the insurance company (who had already been paying all my medical bills), State Farm. The policy was for \$100,000 and the boat owner had only made one month's payment. I figured I would negotiate

down to \$65,000 minimum. I reasoned that if I ended up having to get a lawyer, I would ask for the \$100,000 and end up with \$66,000 (lawyer would get 30 percent). With my letter, documentation and before, during and after pictures, State Farm ended up awarding me \$90,000. \$5,000 more than I had requested. I highly recommend this book, but you must be thorough and patient. It's a lot of "legwork". A lot of research and stuff, but who knows your "pain and suffering" better than you. Certainly not a lawyer!!! The money is gone, but I used it to keep my paralyzed 83 year old mom at home with a caregiver until she passed away!

I injured my shoulder in a cycling accident a couple years ago. My husband and I did not want to take the injury to court, so he did some research and found this book. We had never heard of it, but thought for the less than \$30 cost, it was worth a shot. It turned out to be the best book investment ever! Because of what we learned through this book, the insurance company more than doubled their settlement offer to us!! I recommend having this book on hand, so that when you DO have an injury you can begin following the steps immediately. We found the book a couple months after we had already began the negotiating process, so there were a couple things we had done incorrectly according to the book. Regardless, as soon as we received the book, we began following its steps and it led to a healthy settlement for us. I cannot more highly recommend this book. It's also easy to read and understand.

Best! Wish I'd had it even earlier and I would have got the doctors to document things better, but zl was able to back track and get them to say things in a way to increase the value of my case even later. This book raised the value of my claim from \$10000 to \$180000 and spared me a lawyer. The insurance company respected my demands and timeframe and realized I was saving them attorney costs. I said in plain language everything an attorney would have said. I stayed one step ahead of them when I knew how they thought. The insurance company will respect your words if they were documented by a doctor, more than if they come directly from your mouth. If you still can't do it yourself, or if you have no access to proactive efficient doctors who can write legal reports and take a lien on your case instead of demanding money up front, then get an attorney the first day.

Submitting your information to Nolo will bring you immediate top attorney responses. Remember to use the NOLO website in addition to this book. This book is invaluable. Better than others I read on the subject, and it contains information I could not find for free online. If you don't believe me, or don't want to spend the \$20, then use the feature of browsing the inside of the book. You will get 60% of the ideas for free.

I would recommend you buy this book which is published by Nolo Press, which is probably the most prominent self-help legal publisher. It is a very good overview and covers a lot. If you had to buy one book only, this is it. I had also bought "Car Accident Secrets" which is written by an insurance "insider". I don't really recommend it. It only provided general/basic info. which is covered by Joseph Matthew's book. Good luck.

I recommend this book for handling a number of personal injury claims. It goes into the most detail about auto accidents, but also gives thorough advice on how to handle other claims such as slip and fall type claims, government claims, product recall, and some about work comp. The book is very easy to read and understand. It gives you peace of mind and confidence in that it helps you to get organized and arms you with the knowledge to handle most cases on your own. It also gives great information on how to select and use a lawyer if it comes down to that. The reason I say purchase ASAP is that I waited for quite some time to purchase the book and once I read it I realized that there were some things that I did/didn't do before reading the book that I shouldn't/should have done. Even if you are not even close to settling your claim...get some advice immediately! Whether it is this book or not! I have not yet applied all of the advice to prepare a demand letter, so I cannot testify to its effectiveness. However I do feel that I have the knowledge to handle things on my own. I did have a consultation with a lawyer, but they were eager to take the case without even getting the details which gave me even more confidence that I can handle it.

This is the second NOLO book I've bought ("patent it yourself" was the first), and I'm equally impressed at its organization and vital usefulness. This guidebook is as essential for navigating a damages or personal injury claim as a travel guide is for navigating a new city. It specifically lists steps that you need to take, forms that you need to fill out (including their URLs when possible), letters that you need to write, and walks you through the whole process. It also informs you what types of shenanigans insurance companies can and cannot get away with. 90% of my legal questions were answered in this book, so that when I finally met with a legal aid adviser face to face, I was well prepared and only needed to ask a few more nuanced questions. My car was totaled and without collision coverage, I was forced to deal with the other guy's insurance company directly (Liberty Mutual, ranked one of the lowest in consumer reports because of their aggressive tactics when filing a claim). Liberty Mutual denied liability without giving any written justification even though their guy hit me while taking a left turn. This book has prepared me for the fight though. I

plan to represent myself in small claims court. This book is also more useful and broadly applicable than just personal injuries. In my auto accident, I was not injured and was not even considering faking, so most attorneys wouldn't take my case. But I just ignored the chapters on personal injury and focused on the sections discussing liability and property damages.

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