

A New Lawsuit Filed Every 3 Seconds! Protect Yourself

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By Carrie Solberg

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It's true. According to a recent survey, one out of every 2 Americans will need a lawyer's advice in the next twelve months.

Most of these people will try to handle it on their own, because they think they can't afford a lawyer. But, if you needed an operation, would you do it yourself because you couldn't afford a surgeon? Of course not. You're not qualified, and you know it. That's why people are so desperate to find affordable health insurance.

The law is just as complex as surgery, and just as dangerous. When you go into court, it isn't about right and wrong, it's about winning, and your opponent knows it.

If they have a lawyer, that lawyer will do everything legally possible to win for his/her client. Are you willing to risk your financial health? Your home, car and all your possessions plus your future paychecks? Of course not. But lawyers are expensive, good ones can cost hundreds of dollars an hour.

You just can't afford one for every little problem, can you? Yes, you can, with a legal protection plan.

Very much like health insurance, a legal protection plan offers you a court room HMO—protection from devastating legal fees, phone consultations, document review and standard will preparation by providing attorney services at an affordable monthly rate.

This group rate gives you the same protection at a fraction of what you might spend on your own, provided by a network of skilled and experienced attorneys—at-law, not students or junior associates fresh out of school.

It's just begun to catch on in America, but it's a proven commodity in Europe, where some 40% of the population has some type of protection. In fact, Germany boasts fewer lawsuits than almost any country in the world. Why? Partly because some 80% of Germans have a legal protection plan!

Where there's easy access to good legal advice, people tend to settle their problems without going to court. You, too,

can have that peace of mind, because you'll know your rights will be protected, whether it's an unfulfilled contract, a defective product, an unfair traffic ticket, an incorrect credit report, preparing your will or facing the dreaded IRS audit!

Now, as a bonus, imagine that you could provide that peace of mind to others. Wouldn't that make getting out of bed every day worthwhile? It's possible because prepaid legal services is a fast growing industry that needs quality representatives who want to make a difference — a positive difference — in the lives of family, friends, neighbors and others. There are thousands of internet businesses out there, selling everything from herbal supplements to stock info.

Personal Injury Claims Process

By Robert Kliene

Personal injury lawsuits are filed following a standard claims process, much as other lawsuits are pursued. The following is a brief overview of the steps of the process.

Step 1: Complaint (Petition)

In most cases, the first document filed with a court to initiate a personal injury lawsuit is the Complaint or Petition. This document outlines the Plaintiff's (injured party's) case, as well as providing the names of all parties involved and the court's jurisdiction.

Step 2: Summons

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The summons is the court's official notice to the Defendant(s) in a personal injury lawsuit that they are being sued. This document also alerts the Defendant(s) to time limits and dates for filing responses and other materials relevant to the case.

Step 3: Answer

Defendants may answer the Summons with detailed responses to each allegation in the Complaint. They may choose to admit or deny each of the Plaintiff's assertions, or they may answer that they have insufficient knowledge to either admit or deny a claim. This is also a Defendant's opportunity to attempt to get a lawsuit dismissed before it gets too far along.

Step 4: Cross-Claims (optional)

A Cross-Claim in a personal injury lawsuit occurs when there are more than two parties on either side of the case (plaintiffs or defendants). For example, if a Plaintiff sues both Defendant A and Defendant B for a personal injury, Defendant B may sue Defendant A as having been the cause of or impetus to Defendant B's own actions. This Cross-Claim will be subsumed under the same lawsuit and adjudicated simultaneously.

Step 5: Third-Party Claimant (optional)

In some personal injury cases, the Defendant may have reason to try to pass off the legal responsibility to a third party. The Defendant then will file a Third-Party Complaint with the court as part of the original lawsuit filed by the Plaintiff. This will bring in the third party as another Defendant, as well as keeping the original Defendant involved as long as the court deems it necessary.

Robert Kliene is a personal injury expert. Visit

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information and articles.



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