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**Auto Accident Insurance Claim Personal Injury Insights**

**By Dan Baldyga**

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There's nothing that has a greater impact on evaluating a personal injury insurance claim than the damage done to your body, the medical bills that are a direct result of that injury and the "pain and suffering" you were forced to deal with.

Besides botching up your body (and sometimes your love life) what else does the injury mean to you? It means a ton of financial expense's, including repairing your motor vehicle, lost wages, a shock to your life style, a tremendous inconvenience and short or long periods of pain and discomfort – – all of it a direct result of your injuries.

Plus, there's a long list of possible medical expenses. For example: Doctor/Chiropractor, Prescription Drug Bills, Ambulance, Emergency Room Care, Hospital or Clinic, Specialist and/or Dentist, Laboratory Fees and Services, Diagnostic Tests, X-Rays and (CT) Scan, Prosthetic Appliances or Surgical Apparatus (Canes & Crutches), Physical Therapy, Registered and/or Practical Nurse Fees, Gauze and Tape, Ace Bandages all of which the insurance company must pay whether they like it or not!

Also, Creams, Lotions, Ointments, Balms and Salves, etc. (Should the lady in your life apply any of these to your aching body I'm sorry to tell you this but her labor is not an expense you can claim).

**YOU MUST BE COMPENSATED BY THE INSURANCE COMPANY FOR ALL OF THE ABOVE:** It's true that a very small percentage of motor vehicle accidents cause big, serious injuries but that doesn't mean you shouldn't be paid big, serious bucks!

**EXAMINATION BY THE INSURANCE COMPANY DOCTOR:** Claims Adjuster Henry Hard-Nose of Rock Solid Insurance will usually try to pull a fast one insisting he wants you to be examined by the physician of his choice, the local medical con-man of all time, Dr. Nuttin' Wrong. Beware of such a request. Doctors assigned by the insurance company are notorious for stating, in the report they're paid big bucks to execute, "There is no objective basis", for your complaints.

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You don't have to agree to be examined by Dr. Nuttin' Wrong. Rock Solid Insurance cannot insist that you submit to their doctor for an examination unless your claim actually becomes a formal court case. So, hold your ground until your attending physician, Ole "Doc" Comfort, has released you. After that it's okay to agree to be examined because by then it's too late! So much time will have passed it will be impossible for Dr. Wrong to minimize the pain, discomfort and suffering your injury has caused you.

**WHAT TO DO ABOUT YOUR MEDICAL BILLS IF YOU MAKE THE MISTAKE OF OBTAINING LEGAL HELP FROM ATTORNEY I. M. SHARP:** Should yours be a case in which there's no question that you're not at fault, make it clear to the Legal Beagle you've hired, I. M. Sharp, Esquire, that you expect his Contingency Fee will not apply to that which he recovers for the damage to your car, your medical bills, and/or your payment for lost wages. You tell him these are damages you would have collected ANYWAY – – whether he was handling the case for you or if you settled it yourself. Don't you dare be foolish enough to hand him a huge percentage of that which you were going to be paid by the

insurance company, whether Attorney Sharp handled the case or not. To do so is the height of financial stupidity!

**YOUR BODILY INJURIES:** It's a proven fact that the vast majority of motor vehicle accidents cause minor injuries. While bodily injury pain can be specifically measured the limits of what you can endure cannot. Each of us has a different "pain threshold" – – that is, the point at which we begin to feel physical pain. The amount and quality of pain you feel is not strictly dependent on the bodily injury inflicted. It has a lot to do with your previous experience, how well you remember it, and your ability to understand what caused you that pain, and its consequences, the last time around.

Stress and strain magnify physical pain plus personal anxiety will greatly increase it. There are also emotional reactions to the injury. A bodily injury is bound to cause some degree of mental distress. The duration and severity that depends on a number of factors: The type of individual you are, the ultimate consequences of the injury you sustained, and the life stresses or strengths you're experiencing at the time of your injury. (If you can't stand her and she takes a powder you'll handle your pain better if you really dig the chick and she dumped you for your best friend)!

When it comes to muscle injuries one thing you must keep in mind is that when one part of the body demands rest (by sending out a pain signal) and – – without your even realizing it – – you help your body by placing a new burden on other muscles. It gets complicated because although those muscles may not have been directly injured in the accident, they can still get buggered up and produce a lot of pain because of their new role.

**DISCLAIMER:** The only purpose of this claim tip is to help people understand the motor vehicle motor vehicle accident claim process. Neither Dan Baldyga nor (name the magazine/newsletter and/or web site) make any guarantee of any kind whatsoever; NOR do they purport to engage in rendering any professional or legal service, NOR to substitute for a lawyer, an insurance adjuster, or claims consultant, or the like. Where such professional help is desired it is the INDIVIDUAL'S RESPONSIBILITY to obtain said services.

Dan Baldyga's latest book, **AUTO ACCIDENT PERSONAL INJURY INSURANCE CLAIM (How To**

Evaluate And Settle Your Loss) can be found on the internet at

or

visit your favorite bookstore.

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For 30 years Dan Baldyga was a claims adjuster, supervisor, manager and also a trial assistant. He is now retired and spends his time attempting to assist those involved in motor vehicle accident claims so they will not be taken advantage of.

## **Auto Insurance Comparison By State**

**By Oliver Turner**

A large number of vehicles in USA are increasing day by day, along with it the need of cheap auto insurance is also increasing. According to the data provided, there are more than 190 million motorists with 240 million registered vehicles. In this article we will study the auto insurance policies in the different US states:

Auto insurance companies in California: Every state has some rules and regulations that should be followed by all insurance companies. All auto insurance companies in California provide compulsory coverage's fixed by government.

Coverages offered by auto insurance companies in California:

1. The amount of protection given for accident or injury caused in an accident ranges from \$15,000 to \$30,000. 2. Property damage coverage figured out up to \$5,000. 3. Optional coverages offered by auto insurance companies in California are collision and comprehensive, medical payments and bodily coverage of underinsured or uninsured motorists.

Elements considered by "auto insurance companies in California" at the time of deciding rates.

1. Your age. 2. The kind of vehicle you possess. 3. Your driving record.

**A Brief Insight to the Auto Insurance Rules and Coverage in Virginia**

Auto insurance laws of Virginia do not match with other states. Motorists here bear responsibility for any damage or injury caused by accident. Virginia Beach auto insurance provides coverages in three forms.

a. Bodily injury coverage. b. Property damage liability. c. Underinsured and uninsured insurance coverage. d. Liability minimums are 25/50/20. Minimum Coverage provided by Virginia auto insurance:

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1. Coverage in one accident or injury is \$25,000. 2. Coverage in all injuries is \$50,000. 3. Property damage coverage is \$20,000.

### Auto Insurance Rules and Coverage in Texas

Texas auto insurance requires you to have minimum liability. Many offers, discounts and lucrative deals are available. Your job is just to find the lowest quote for your self.

Minimum level of coverages:

Bodily Injury Liability (BI): \$20,000 per person.

Property Damage (PD) coverage: \$15,000 per accident.

With this comparison we can come to conclusion that auto insurance companies in California are comparatively expensive but they provide better coverage.

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.

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