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Inside-Information Regarding Your Motor Vehicle Accident Insurance Claim

By Dan Baldyga

Inside-Information Regarding Your Motor Vehicle Accident Insurance Claim

by: **Dan Baldyga**

Here's some "Inside-Info" you must know so you won't be taken advantage of on your motor vehicle accident insurance claim and also: **SO YOU CAN COLLECT EVERY DOLLAR THAT'S OWED TO YOU !**

The following 8 are just "The Tip Of The Iceberg":

- #1. There are situations where you can collect for your "Lost Wages" even if you were paid by your employer and/or collected "Sick Leave" while unable to work.
- #2. You can collect money and be reimbursed for any and all "Over The Counter" (non-prescription) medication you purchased during your recovery.
- #3. Under normal circumstances unless a claim ends up in court (several years after impact has taken place and you are fully recovered) you do not have to agree to be examined by the insurance company's doctor.
- #4. There are many times that come to pass where you are entitled to collect the "Gross Amount" of your lost wages, not the so-called "Net After Taxes".
- #5. If you're a housewife, you can often recover for "Lost Wages" (based on the "Value" of a maid or a domestic servant, who would execute the same work) which you could not perform due to the injury.
- #6. You are entitled to extra compensation if you can prove you were forced to cancel a vacation and/or a special event.
- #7. Under certain circumstances you may be able to make a claim (and collect for) a personal injury even if your state is "No-Fault" and you already have PIP (Personal Injury Protection) coverage.

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#8. Your friends, and even relatives, have the right to execute statements which you can send to adjusters (and/or anybody you feel should get one) going into detail as to what happened to your body and what they've observed you've had to deal with (via your "Pain and Suffering") during your period of recovery.

These statements can often provide you with an even greater dollar value -- when it comes to the calculation and then the ultimate settlement of your personal injury claim!

DISCLAIMER: The above article "INSIDE-INFORMATION REGARDING YOUR MOTOR VEHICLE ACCIDENT CLAIM" is to help people understand the motor vehicle accident claim process. Neither Dan Baldyga, nor ARTICLE CITY any guarantee of any kind whatsoever, NOR to they purport to engage in rendering any professional or legal service, 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 it.

Dan Baldyga's third and latest book **AUTO ACCIDENT PERSONAL INJURY INSURANCE CLAIM (How To Evaluate And Settle Your Loss)** can be found on the internet at

or

. This book reveals "How To"

successfully handle your motor vehicle accident claim, so you won't be taken advantage of. It also goes into detail regarding **BASE** (The Baldyga Auto Accident Settlement Evaluation Formula). **THE BASE FORMULA** explains how to determine the value of the "Pain and Suffering" you endured -- because of your personal injury !

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Dan Baldyga – Author

AUTO ACCIDENT PERSONAL INJURY INSURANCE CLAIM
(How To Evaluate And Settle Your Loss)

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:

Travel Safe With Adequate Car Insurance

By Elizabeth Newberry

Inside-Information Regarding Your Motor Vehicle Accident Insurance Claim

Americans love to travel, there's no doubt about it. Whether we're headed to one of the coasts for some fun in the sun at a beach, or to the mountains to hit the ski slopes, we're traveling all over the country every season of the year, which makes having adequate car insurance even more important.

Today, all 50 states require some form of financial responsibility when it comes to automobiles. Some states require actual car insurance from a licensed car insurance company, and some merely require us to provide proof of financial responsibility should we find ourselves in a motor vehicle-related accident one day.

Even though it's illegal to skip out on your state's car insurance or financial responsibility requirements, the fact is that many people do skip out. This is why it's so important for you to protect yourself with adequate car insurance or financial responsibility, especially if you frequently travel. When we travel, we aren't always familiar with the interstate highways and smaller town roads we drive to get to our destinations. Other drivers may be just as unfamiliar with the roads as you are. This unfamiliarity can lead to motor vehicle-related accidents.

If you're involved in a motor vehicle-related accident with a driver who doesn't have any car insurance, much less adequate car insurance, you'll be able to rest assured that you'll at least be covered. You can do this by not only meeting your state's car insurance or financial responsibility requirements, but by exceeding them. Consider going beyond just purchasing liability insurance and purchasing full coverage insurance. You should also look into underinsured motor insurance coverage - this will protect you in the event that you're involved in an accident with a driver who has no insurance, or not enough insurance, to cover physical and property damages.

Whether you plan to travel across the country or down the street, make sure you're protected with adequate car insurance!

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