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More On Lost Wages

By Dan Baldyga

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by: **Dan Baldyga**

Some time ago I wrote an article for the absolutely sensational ARTICLE CITY regarding the handling of your personal injury claim regarding how one should proceed to collect for their LOST WAGES.

Since then I've been asked so many questions about that subject matter I've decided to go into even greater depth regarding this highly complicated subject matter. So, here we go:

GENERALLY SPEAKING: If you're claiming five weeks of lost wages, and your Medical Record shows you were discharged in three, you're in deep "stuff"! Your chances of collecting for those additional two weeks is probably minus-zip.

No matter who says what you must make sure that the Final Medical Report, is handed to you -- only you -- nobody else !

Why ? So you'll have a chance to read it before you hand it to Adjuster Henry Hard-Nose employed by Rock Solid Insurance Corporation.

In the event that the report doesn't have everything in it that it should (which I've expressed in detail below) you have every right to return it to Medical Doctor or Chiropractor who wrote it and ask that it be rewritten in clear language, detailing and explaining the pain, discomfort and suffering they observed you experienced.

If it isn't executed correctly Rock Solid Insurance and Hard-Nose will absolutely swoon with joy because the value of your claim will have done a nose dive into the nearest sewer. Why? Because your Final Medical Report has been executed in a sloppy manner and they know, in their secret heart's, that even though you went through a tremendous period of "Pain and Suffering" if it's not adequately spelled out your claim suddenly has much less value !

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Assuming your Final Medical Report has been written accurately that's money in the bank! But, far too often they're dashed off in haste by a "Busy-Busy" Attending Physician or Chiropractor. Don't let that happen to you because, if it does, that hot, slick tongue you feel on you're lips, and sliding into your throat, is the result of the kiss of death that's being given to you moments before your seduction.

SICK LEAVE OR VACATION TIME:

If you had to take sick leave, or vacation time, during the time you missed from work, it's absolutely part of your claim. Never forget you would have been entitled to use that sick leave and/or vacation time, – – later on down the road – – when you needed or wanted it.

NEVER FORGET: If you're forced to take either (because of a motor vehicle accident) it's the same as losing the pay itself. Don't let Hard-Nose attempt to pull his usual "Con Job" and tell you any differently!

LOSS OF PAY VS. TRIPS TO YOUR ATTENDING PHYSICIAN:

If your Lost Wage Document, which was executed by the company you work for, states that you didn't work during the same period you were being treated by your attending physician, that's all the proof you need to be compensated for your "lost earnings".

HOWEVER: If your doctor didn't treat you any longer after a certain date (even though stated and detailed in your Lost Wage Document) than your chances of recovery for your lost wages, after that particular date, are minus zip!

BACK TO WORK BUT STILL TREATING:

If you've returned to work, but you're still being treated by your attending physician, that Lost Wage Document should clearly state the date and hours you missed when you had to leave work and make that day trip to see your doctor and/or receive treatment.

BACK TO WORK HOWEVER NOT BACK AT YOUR USUAL, NORMAL, ROUTINE ASSIGNMENT:

During my almost 40 years in the business of insurance claims I often ran into a situation where the claimant insisted they were unable to return to their old job and this caused them to have a lesser income. However, there were many times when the only proof of this was their verbal contention and that was unacceptable .

That's why it's so important (should this apply to you and your work/income situation) that this is clearly spelled out , by the company where you're employed, in their Lost Wage Report. An official notation on the bottom of the document, stating this to be true, can save you a lot of grief, and a earn you a ton of money!

LOSS OF OVERTIME PAY:

The overtime you lost is a legit claim. Get a letter from your employer spelling out the amount of money

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you lost in overtime. They can do this by taking a look at last years income, during the same period you were laid up, then figuring out the overtime income you lost, for that identical space in time. Once this has been determined THIS TOO should written into your Lost Wage Report.

ONE LAST WARNING

The inside claims people at Rock Solid Insurance Corporation and adjusters like Henry Hard–Nose are buried alive with hundreds (sometimes thousands!) of claimants who are going through a great deal of "Pain and Suffering", and they just don't have the time to properly consider the seriousness of what you`ve had to deal with, no matter how legitimate it may be.

You ask, "How can Dan be so sure about that" ? The answer is very simple, "Because I've been there and done that".

HOWEVER: If you follow what I've laid out above, you'll stay ahead of them, win the ball game and be awarded all the lost wage damage's that are owed to you – – PLUS increase that additional payment for your "Pain and Suffering" !

DISCLAIMER: The only purpose of this article MORE ON LOST WAGES is to help people understand the motor vehicle accident claim process. Neither Dan Baldyga, Peter Go nor ARTICLE CITY make any guarantee of any kind whatsoever; NOR do they purport to engage in rendering any professional or legal service, to substitute for a lawyer, an insurance adjuster, or claims consultant, or the like. Where such professional help is desired it is the INDIVIDUALS RESPONSIBILITY to obtain said services.

All of the information necessary for you to deal with and handle the above issues are spelled out within the contents of Dan Baldyga's latest book Auto Accident Personal Injury Insurance Claim (How To Evaluate and Settle Your Loss) be found on the internet at

or

. This book also contains BASE (The Baldyga Auto Accident

Settlement Evaluation Formula). THE BASE FORMULA will tell you exactly how many dollars the "Pain and Suffering" you endured because of your accident – – are worth!

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Dan Baldyga is now retired and spends his time writing articles to assist those who are involved in motor vehicle accident claims so they won't be taken advantage of:

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Inside–Information Regarding Your Motor Vehicle Accident Insurance Claim

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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.

#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.

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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:

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