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**Personal Injury Lawyer – Do We Need Them?**

**By Mumtaz Shah**

Following an accident you'll hear a person say that they don't need to see a personal injury lawyer,

TOO expensive! In this article we will set out for you some reasons why NOT seeking, at minimum, a consultation with an accident lawyer could end up costing you a lot of money!

More often than not, regardless of whether you caused the accident or are its victim, if you do not seek a consultation with an accident lawyer as soon as possible after the accident you may well end up regretting your decision. The overriding reasons for saying this are two-fold:

- the insurance company you will be making your claim against are trying to minimise their losses; and
- you most probably don't know what you're entitled to.

**As A Victim Of An Accident**

Let's assume you are the victim of an unfortunate accident. Let's further assume that your insurance company has come through and has agreed to pay all your medical bills. Now, you may well be feeling that your insurance company are the good guys and you don't need a lawyer's advice. Wrong!

What's happened is nothing less than what the insurance company is obligated to do under the terms and conditions of your accident policy. Moreover, the insurance company is hoping to play on the fact that you feel somewhat indebted to their generosity.

**Profitability**

That way, they hope, you'll not bring about a bigger claim for what you are rightly entitled to. In the long run that means that they don't have quiet as big an insurance claim loss and they can still make a profit from your policy.

In short, they are protecting their financial wellbeing at the cost of your entitlement rights. But, unless you have spoken to a personal injury lawyer you'll not know this and you'll feel that everything is fine.

## Personal Injury Lawyer – Do We Need Them?

So, the next time you are in an car accident or accident, ask yourself this question: 'Is my insurance company interested in protecting me and my rights, or are they more concerned with paying a dividend to their shareholders?'

### Non–Profitability

On the other hand, a professional compensation lawyer is normally an ethical impartial third party who knows what your rights are. Aside from possibly being paid a fee, not from or by you, he's also likely to have another job to help a victim better than its' insurance company, (and, keep in mind, if any court proceedings occur, these fees are reclaimed from the opponent side).

So, why shouldn't they tell you the truth about what accident compensation you are entitled to? What's more, even if he does have a financial interest in your case, surely the better compensated you are,

the better compensated he is?

As such, if anything, he has even more interest in making sure that you know exactly what your rights are and of making sure that you claim for those rights according to what you are entitled to.

Looked at it like this, it not too difficult to see who the interested party is and who the independent party is. Now ask yourself: 'Do you want to take advice from someone who is interested in minimising your claim, or someone who is interested in maximising it?'

### Cause Of An Accident

Now let's look at it from the point of view of, you being the person at fault in the accident. You may well feel that you have nothing to fear, as your insurance company will pay for the damage done. You may even find that initially your insurance company agrees with this. But why...?

Unless you see an accident lawyer as soon as possible after the accident you'll never know. Why? Are you 100% sure that it was your fault...?

### Being Polite

The insurance company has to be polite, you're their customer! However, once the claim is over and you're thrilled with their service, you're definitely going to renew your policy. But the extra couple of hundred they ask for will justify the accident? 'Sir/ma'am, you had an accident and your premium has increased!'

Knowing exactly what your rights or obligations are after an accident can be extremely tricky. In most cases it will depend on what happened to cause the accident in the first place.

As such, seeking the advice of a compensation lawyer as soon as you can following an personal injury is the only independent way you can really determine and know exactly what you are entitled to or what you may be liable for arising from the accident.

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It's easy to proceed with a compensation claim and gain maximum results without the hassle & costs. Discover the 12 revolutions of using personal injury lawyers at

<http://www.100percent-compensation.co.uk/articles/personal-injury-lawyer.html>

### **Are You Thinking Of Hiring A Personal Injury Lawyer?**

**By D Ruplinger**

If you have been injured and are thinking of hiring a personal injury lawyer there are a few things to keep in mind.

First of all, find a lawyer who specializes in your type of case and in the type of law your case falls under. You want a lawyer who specializes in personal injury law, not one who specializes in other areas of law such as criminal law, wills, estates, or divorce.

Talk to several lawyers before hiring one to handle your case. Most personal injury lawyers offer a free initial consultation to discuss your case. This consultation gives you the opportunity to ask the lawyer questions such as: how much experience he or she has; what the fees are; what he or she feels your chances of having a successful case are; who will be working on your case (it may be an associate rather than the person you have the initial consultation with); and how long he or she feels it will take for a resolution of your case.

The initial consultation is for the benefit of both you and the lawyer. While you are deciding whether or not you want to hire that particular attorney, the attorney is looking at the case and deciding if it is a case he or she wants to take on.

During the consultation ask each lawyer the same questions so you have the information to equitably compare each lawyer and decide who you can work with best. You want to work with someone you are comfortable talking to because you may have to discuss some very personal information with your lawyer; so take note of how comfortable or uncomfortable you are when you visit each lawyer.

Take all the information you have about your case with you for each initial consultation including photos but don't take your originals. Take copies. When you do sign a contract with a lawyer you may be asked to provide the originals, but copies should be fine for your initial consultations.

Before signing a contract with a lawyer, make sure you understand the contract. Personal injury lawyers almost always work on a contingency basis. This means the lawyer only gets paid if he or she wins your case. Instead of the fee being hourly, the fee is a certain percentage of your award, typically one-third. You would then receive the other two-thirds of the award. But if any fees such as filing fees, expert witness fees, etc. are paid out of your portion of the award the actual amount you receive could be significantly less than two-thirds. Make sure you understand whose responsibility the extra costs will be.

If an attorney declines to take on your case, don't be offended. Instead ask them for a recommendation

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of a lawyer they think may be able to help you with your case.

And keep in mind that using a small-claims court can be a viable option to using an attorney in certain personal injury cases, but it is still a good idea to consult with an attorney first to see if that is best course of action for you to take with your particular case.

D Ruplinger is a featured writer for

<http://www.damageattorneys.com>

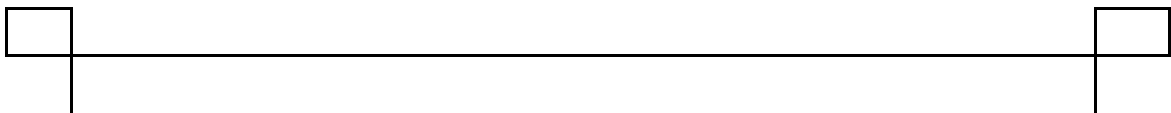
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