

This Free E-Book is brought to you by [Natural-Aging.com](http://Natural-Aging.com).

**100% Effective Natural Hormone Treatment**  
**Menopause, Andropause And Other Hormone Imbalances**  
**Impair Healthy Healing In People Over The Age Of 30!**

**Six Crucial Insurance Claim Possibilities**

**By Dan Baldyga**

**Six Crucial Insurance Claim Possibilities**

by: **Dan Baldyga**

There are DOZENS of insurance claim possibilities which will increase the dollars awarded you in the settlement of your personal injury insurance claim. Some of them rarely see the light of day but some do. The six I've listed below are crucial for you to be aware of as you prepare to go to war with Adjuster Henry Hard-Nose regarding the value of your loss. They are:

(1) EMOTIONAL REACTIONS TO YOUR INJURY: When it comes to placing a dollar value on the "Emotional Reaction" of an injury one enters into an area where most individuals, even experienced claims adjuster's and Legal Beagles, are at a loss.

Four often ignored "Characteristic Symptoms" can be: Confusion, Anxiety, Depression and Denial. ("Denial", that is, regarding the seriousness of your injury and the constant pain you feel. This usually comes to pass when one refuses to complain anything is seriously wrong, convincing themselves it will work itself out).

If any of the above "Emotional Reactions" (which are a direct result of "Characteristic Symptoms") becomes a reality it would be wise for you to see a shrink. Maybe you won't immediately identify this as something you need to have checked out but the person you climb into bed with probably will. When she tells you you're not functioning (between your ears) all that well, listen up! If that's what you're told you should swallow hard and obtain an expert's opinion. You may consider yourself a muscular "Power To Be Reckoned With" but you're not Superman so, talk to a specialist, explain what's happening, and let it all hang out.

Once you've been discharged, get that specialist's written Medical Report and hand it to Hard-Nose, along with the medical bills for your treatment. Is that legit? The answer is absolutely, yes! Can he refuse to accept them and suggest they add no value to your claim? The answer is absolutely, no!

## Six Crucial Insurance Claim Possibilities

(2) **EMOTIONAL DISTRESS:** Emotional distress is legitimate "Pain and Suffering" and you should be compensated for it. For example, problems that may develop over the effects of an accident within the area of your work or business, or perhaps interfere with your sex life! Whatever it is that's causing you problems you should see a specialist. Keep going back to see him for as long as it takes to return to normal. At the end of his treatment, when he's finally discharged you, ask for and obtain his written report. Present that to Adjuster Henry Hard–Nose along with the specialist's bill for their services.

This is a legitimate expense and it positively gives your personal injury more value !

(3) **SECURING COMPENSATION FOR LIFE DISRUPTIONS:** If your injuries caused you to miss some special training you had arranged to take advantage of, you'll probably, at some point, want to make that time up. The difficulty you may experience in making up that missed time (or perhaps never again being able to obtain it) has the potential to increase the value of your settlement. To achieve this you must obtain written proof and present it to Adjuster Hard–Nose.

Also to be taken into consideration is a vacation you may have been unable to take, or some recreational event's in which you could not participate in and/or a missed special event, like a wedding or a reunion, etc. All of these, properly documented, add value to your claim because they are specific examples of the inconvenience and discomfort you've endured as a direct result of your injury.

(4) **YOUR AGE:** In the evaluation of an individual's "Pain and Suffering", age is always a factor because the older you are the longer the periods of Total or Partial Disability will be. This will affect the course of treatment plus the length of time of the "pain killers" you've been ordered to take. For example: Over age 50 disability is about 10% to 15% longer, over age 60 disability is about 20% to 30% longer, over 70 disability can be 35% to 45% longer and over 75 disability can often be 50% and longer.

(5) **PRE–EXISTING MEDICAL PROBLEMS:** Also pre–existing conditions are factor's that must be considered: For example: Arthritis, Sugar Diabetes, Pervious Injuries and/or Previous Operations that have left you with on–going problems, etc.

Whatever that pre–existing situation may be you should look to your attending physician for advice. Don't avoid discussing this with him. If any doubt exists you should insist your doctor refer you to a specialist for consultation. If your physician is legit he'll agree. If he doesn't than kiss that goodie–two–shoes "goodbye" and go dig up a specialist on your own. It's your body and there's only one to a customer!

(6) **ONE THING YOU SHOULD NEVER FORGET IS THAT THE VISIBLE DAMAGES TO YOUR MOTOR VEHICLE CAN VERY OFTEN PROFOUNDLY AFFECT THE AMOUNT OF MONEY YOU'RE EVENTUALLY PAID.**

If your vehicle was badly smashed, that goes a long way proving that your injuries were severe and therefore painful. You must snap photographs of your motor vehicle. Shoot a couple rolls of colored and also black and white (black and white because in some instances colored photographs cannot be entered as evidence in a court of law). Take them from different angles and various distances. Like for example, 30 feet away, then 15, then right up close.

## Six Crucial Insurance Claim Possibilities

Make two sets. One for you and one for Hard–Nose. Blow them up into 8X10 glossies and present them to him. Both the size of your repair bill and those photographs will go a long way towards proving two important points: First, that you know what you're doing and second, that the injuries you received from that god–awful impact (and the long period of pain, suffering and discomfort you`ve had to deal with) – – if and when viewed by a judge or jury – – are proof positive of what your injury caused your body to endure.

**DISCLAIMER:** The only purpose of this article **SIX CRUCIAL INSURANCE CLAIM POSSIBILITIES**, is to help people understand the motor vehicle accident claim process. Neither Dan Baldyga nor **ARTICLE CITY** 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 third and latest book **AUTO ACCIDENT PERSONAL INJURY INSURANCE CLAIM (How To Evaluate And Settle Your Loss)** can be found on the internet at

. 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 the

revolutionary **BASE** (The Baldyga Auto Accident Settlement Evaluation Formula). **BASE** explains how to determine the value of the "Pain and Suffering" you endured – – because of your personal injury.

Copyright (c) 2003 Daniel G. Baldyga. All Rights Reserved

Dan Baldyga – Author  
19 Winona Drive, West Springfield, MA 01089  
Phone: (413) 733–0127 FAX: (413) 731–8358  
Mail to:

**AUTO ACCIDENT PERSONAL INJURY INSURANCE CLAIM**  
(How To Evaluate And Settle Your Loss)  
Found On Internet At:

Or:

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

**Car Insurance No Claims Bonus Explained**

**By Andrew Bowen**

## Six Crucial Insurance Claim Possibilities

No Claims Bonus is a term used to describe the number of years you have had Car Insurance without making a claim. Put simply, if you have had Car Insurance for 4 years and you have not made a claim in that time, then you have 4 years No Claims Bonus. No Claim Bonus is probably the single biggest factor affecting the cost of your Car Insurance premium. Every year that goes by without you making a claim is another year of No Claims Bonus. Generally speaking, the more No Claims Bonus years you have, the cheaper your premium will be for the car you need to insure. This is because Car Insurance companies can see that your history regarding making any claims is a good one. When changing provider, Car Insurance companies will usually ask you to prove your No Claims Bonus in the form of a renewal notice or a letter from your current Car Insurance company. If you have several years of No Claims Bonus but then make a claim, the Car Insurance company will usually apply it's rules of how much to knock back your No Claims Bonus Years. Some companies such as Accept Direct (

) offer to protect your No Claims Bonus for an extra fee during the

quotation process. Having full no claims bonus can also entitle you up to 75% discount on your car insurance premium.

Copyright (c) 2004 Accept Direct Limited

Andrew Bowen is the CEO of Accept Direct Limited. Accept Direct offer car insurance to UK customers through their website

Related Content:

- Car Insurance No Claims Bonus Explained
- Virginia Workers Compensation for the Injured Worker
- Do NOT File a Home Insurance Claim
- The Two Basic Kinds Of Life Insurance
- A Buyer's Guide to Medical Insurance

Read more Content at

Related Products:

- 14 Profitable eBooks
- Starting a Successful Retail Business
- Free Government Grants
- Profitable Puppets
- Name Branding Syndicator

: A genuine resource center for Quality Ebooks and Softwares



This Free E-Book has been brought to you by [Natural-Aging.com](http://Natural-Aging.com).

**[100% Effective Natural Hormone Treatment](#)**  
**Menopause, Andropause And Other Hormone Imbalances**  
**Impair Healthy Healing In People Over The Age Of 30!**