1700 W. Ave. K, Suite 101, Lancaster. CA 93534 BECAUSE ACCIDENTS HAPPEN
ANTELOPE VALLEY
KUZYK LAW

Call Now! Open 24/7 **(661) 945-6969** 

# Don't Get BULLED By The Insurance Company



Suffering an injury that causes you physical pain and costs money in medical bills and lost wages is bad enough, and it's especially hard when that injury was caused by someone else's negligence. Don't let insurance companies make it worse by **short-changing you.** 

According to California Civil Code Section 1714, individuals are responsible for injuries that happen to other people because of their lack of care or inability to manage their "property or person." This can come from careless driving or any number of negligent and irresponsible actions.

This also means that you have the right to seek damages for personal and financial losses.

Filing a suit is an adversarial situation, and many people prefer to spare themselves the hassle. They think their insurance company will look after them. **Not true.** 

### The Insurance Company Is Not Your Friend

Obviously, the company has an obligation to pay out according to the terms of the policy maintained by the person that hurt you, or, in certain cases where you have "uninsured" or "underinsured" motorist coverage, your policy. But policies are intentionally vague, and an insurance company's main interest is maximizing their profits by minimizing your settlement.

In fact, if the negligent party is under-insured or doesn't even have insurance, you could find yourself in an adversarial relationship with the very company that promised you would be in "good hands."

California follows a "pure comparative negligence" rule. If you are broadsided by someone running a stop sign and an accident investigation shows that you were driving slightly over the speed limit, the amount of compensation you get will be reduced accordingly. Insurance companies love this, and will be looking for as many reasons as possible to blame you, the victim. They will do anything to save themselves money by reducing the payout to you.

They will drag their feet to draw out legal proceedings.

They will try to bamboozle you with dense, incomprehensible legal language.

They will sweet talk you to get you to settle for less, just to put the entire incident behind you and get on with your life.

## You Need a Personal Injury Lawyer, Not Your Insurance Company

At Kuzyk Law, we know these tricks, too, and we know how to defeat them. We deal with this all the time in personal injury cases.

On one occasion, the insurance company bullied our client into settling for a pathetic \$1,500 to her cover car damage and medical bills before she had a chance to speak to one of our lawyers.

We got that cheap settlement thrown out of court, and got her a whopping \$250,000 instead. We changed her life, and we can change yours too!

We can't see into the future, but we do know that there may be unexpected medical expenses; you may need to take more time off work than you originally thought. Our lawyers make sure these extra costs are accounted for in the final settlement.

Injured in a Car Accident?

Call Kuzyk Law Right Away For A Free Consultation!

(661) 945-6969

### How We Can Help You Win Your Case

Like the insurance companies, we have a few tricks up our sleeves, too.

- We speak their language.
- ✓ We have a vast network of experts, including doctors, engineers, accident investigators, etc.
- ✓ We point you in the direction of a medical specialist who will put your needs first, not a health care provider recommended by the insurance company.
- ✓ We pay for your up-front costs out of our own pocket and do not get reimbursed until you do. This gives us a big incentive for winning your case.
- ✓ We know the system and can respond to anything the insurance company throws at us.
- ✓ We truly care deeply about our clients...our clients are clients for life, and we are always there for them. We fight for you the same as we'd fight for our own family member.

# Don't settle for insult on top of injury; get the compensation you deserve.

Contact Kuzyk Law For A Free Consultation! (661) 945-6969