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BECAUSE **ACCIDENTS** HAPPEN



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# 3 Things to Know **BEFORE** Accepting a Car Accident **Settlement Offer**



The aftermath of a car accident can be fraught with emotional and physical pain. Naturally, you want to start healing, get your car fixed and get back to normal as quickly as you can. A quick payout from the insurance company sounds very inviting right about now. However, resolving your claim and getting cash quickly may come back to haunt you later. It's important to understand the big picture, learning all the facts you need to know before agreeing to a car accident settlement.

It's wise to have an attorney on your side skilled in handling car accident cases so you can fully explore your legal rights before signing on the dotted line.

## 1 Know What Your Case Is Worth

The goal of the insurance company is to maximize their profits. Period. They don't exist to look out for your best interests. That's why their first car accident injury settlement offer will be an amount they think you'll accept. This doesn't mean it's what you deserve; it just means it's what they think you will take. To better determine if their offer is indeed fair, you should know what your case is worth.

A fair settlement will compensate you for current and future expenses and damages, including:

- ✓ Car repair bills
- ✓ Car rental while your vehicle is in the shop
- ✓ Reimbursement for daily tasks you would perform had the accident not occurred, such as cooking, cleaning, shopping and child care
- ✓ Medical expenses
- ✓ Costs of future medical treatment and therapy
- ✓ Lost wages due to missed work
- ✓ Expected future lost earnings
- ✓ Mental health treatment
- ✓ Pain and suffering

Bottom line, is the insurance companies want your case to close as quickly and cheaply as possible. They may even turn on the pressure to get you to settle, preferably before you've hired a lawyer. Once you hire a lawyer, they know they are in trouble.

The big problem with speedy settlements lies in the fact that some injuries don't always manifest themselves right after the accident. Certain issues may not become apparent for days, weeks or months, such as injuries like shoulder dislocation, broken bones that can result in post-traumatic arthritis, head injuries and spinal injuries.

## 2 Know Who Caused the Crash

Whether one person is responsible for an accident or multiple people, each individual involved is assigned a percentage of fault, making them liable for paying equivalent damages. If a driver, for instance, is found to be 80 percent responsible for the accident, he or she must shell out 80 percent of the damages. You as the victim could be held partially responsible. Let's say someone hit you while they were texting. That would be their fault. But if you were rolling through a stop sign when they hit you, well, you are partially at fault for not stopping.

Injured in a Car Accident?  
**Call Kuzyk Law Right Away For A Free Consultation!**  
**(661) 945-6969**

## 3 Know About Binding Liability Releases

If you decide to go ahead and accept the insurance company's car accident settlement agreement, you will be agreeing to a release of liability. This essentially means you forfeit any future right to fight for more money from your insurance company. This remains true even if you discover serious injuries later on that weren't apparent in the beginning.

The compensation you accept is the final amount you will receive. That's why it's so important to understand how your injuries will affect your ability to be employed in the future, mobility, health and quality of life. Living with chronic pain for the next 40 years means you have to have the money to get treatment so you can enjoy the best life possible.

A car accident attorney can help you determine the value of your case, acting as an advocate to increase the likelihood that the insurance company will make a fair offer early on in the process. An experienced attorney can build a persuasive case so you can receive the maximum compensation, which includes researching the details of the case, consulting with your medical team, etc.

## Contact Kuzyk Law

Before accepting any offer from your insurance company, call Kuzyk Law for a free consultation at 661-945-6969. We can let you know if your car accident settlement is fair as-is, or if you deserve more based on the details of your case.

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