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# How an Attorney CAN HELP With Your Car Accident Claim



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## Traffic deaths have increased 43 percent in 2016 over the previous year

Cars accidents, a grave reality in this country, leave more than <u>37,000 people</u> <u>dead</u> in crashes each year and 2.3 million with lasting injuries. On top of that, 1,600 children under the age of 15 die each year and 8,000 are killed in crashes that involve a driver between the ages of 16 and 20. Car accidents are extremely expensive, too, bringing overall costs to \$230 billion a year in the United States.

The statistics are no better at home. The <u>LA Times</u> says traffic deaths have increased 43 percent in 2016 over the previous year, when Los Angeles saw 260 people killed in car crashes. From bad judgement calls and poor driving skills to distracted driving and bad weather, many factors contribute to car crashes.

Have you been injured in a car accident in Lancaster? You may have given some thought to handling the matter on your own, choosing to let the insurance companies battle it out. This isn't the best course of action, especially if your injuries are serous. While minor injuries may not be cause for a lawsuit, it's imperative to understand when to hire a <u>car accident lawyer</u> and why.

You should contact an auto accident attorney when...

## You Are a Novice

The aftermath of a car accident in Lancaster can certainly be a complex, far-reaching web of he-said, she-said. As a result, the process can get overwhelming very quickly, particularly to the uninitiated. There are steps that must be taken to file a claim against the insurance companies for damages. Don't know the first thing about filing a claim? Unsure of the game that ensues when going back and forth about the amount?

## A skilled car accident lawyer knows just what to do and when to do it.

If this is the case, an attorney can help you. If you don't at least contact one for a free consultation, you could run into some roadblocks throughout the process that could prevent you from getting what you deserve, such as taking a too-low amount too soon or failing to file a document by the deadline. There are many pitfalls that can come up when trying to get financial compensation in your car accident case. A skilled car accident lawyer knows just what to do and when to do it.

### 2

## You Have Long-Term or Permanent Disabilities

Many injuries sustained in a car accident can hold long-term and even permanent consequences. In deciding how much to compensate you, the insurance company will look at three main factors: the type of injury sustained, the estimated timeline of recovery, and current and projected medical bills.

Often, as you attempt to prove your injuries are severe enough to pose long-term or permanent disability, you will likely find yourself in a war of sorts with the insurance company. Their job is to disprove you and give you the lowest amount they can get away with. Your car accident lawyer, on the other hand, works hard to get you every penny, backed by a strong network of medical and other professionals who will help prove the extent of your disability.

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## **3** There is Disputed Liability

As we said above, the insurance company can and will question your liability. This may seem like a personal attack, but it's really just common practice. It can be easy to take offense, get flustered and retreat because you're unsure of how to resolve this issue. You may get so frustrated that you just take whatever they offer you. This is what they want you to do.

When you accept their initial offer without a fight, this will guarantee the end of your case and your ability to fight for further money. When the insurance company sees that you are bolstered by a lawyer, they will stand up and take notice.

## 4 The Insurance Company Refuses to Pay a Fair Amount

When you attempt to file all those forms on your own (and believe us, there are A LOT!),it's very easy to miss one of the requirements or deadlines. These are all loopholes the insurance company can use to refuse to pay up. Your car accident lawyer can stay on top of those deadlines, make sure you're paid what you deserve, and rectify all issues.

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

## **5** The Adjuster Proposes an Offer

It's second nature to take insurance companies at their word and accept the first settlement offered. This can be a grave and long-lasting mistake you may regret for a lifetime. The insurance companies know most car accident victims will shy away from the complicated process of having to deal with the red tape involved. However, if you suffer from extensive injuries and must take time out of work, you require a car accident lawyer who can intervene on your behalf, reject that first offer, and go back and forth until the amount you see on that paper is fair.

### **Contact Kuzyk Law**

If you have been in a car accident in Lancaster, <u>call</u> Kuzyk Law now for a free consultation at 661-945-6969.