

Should You Hire An Accident Attorney?

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You have been in a accident, automobile, slip and fall, workplace, etc.. Should you see or speak with an attorney?

As far as I am concerned, the answer is always **yes**.

When should you consult with an accident attorney? You should seek the advise of an accident attorney as soon as possible after the accident. Do not wait. You could be giving up certain rights. You should definitely speak with an attorney before speaking with the other sides insurance agent, adjuster or attorney.

You say that you can not afford an attorney. Most accident attorneys will consult with you for free and, if they take your case, will handle it on a contingency basis, not taking any fee until the case is settled. Most settlements are increased to cover the cost of the attorney and therefore normally the attorney costs you nothing. Many attorneys will also advance all court costs for you if they are forced to file suit.

You say that you were injured, however, the insurance company has offered to pay your medical bills and you do not feel it is right to take advantage of them by asking for additional money for your, pain, suffering, lost work, etc.. Don't you feel that you as a person are worth something? Do you think so little of yourself that you feel that your pain, suffering, inconvenience, etc. is worthless. You did not cause this accident. What you are going through was caused by someone else. You deserve to be compensated. The insurance company, as a matter of good business, has already built these types of costs into the premiums that they charge their customers. If the money does not go to you it will

probably go to their shareholders or to increased salaries or ?. Why shouldn't you be properly compensated. Remember most good attorneys are ethical and although they will attempt to obtain as much money for you as is due, they will not take your case unless they feel that it is proper.

You say someone else admitted liability and said that their insurance will pay all your damages. That's great, however, what if the person changes his or her story later on and says that you were at fault. Or what if the other side's insurance company refuses to pay what you think is proper. In fact, how do you know what is proper? Remember, an insurance company may pay claims, but it is in business to make money. It normally will not offer one dollar more than it has to and if you are not represented by an attorney the insurance company adjuster or attorney may feel that he or she can "get away" with paying much less than the claim may be worth. Additionally, what

people state at the time of an accident is not always what they state after having spoken with a friend, insurance agent or attorney. Finally, an insurance adjuster or insurance attorney works for the insurance company, not for you. How do you know that what they are telling you is correct or true. Remember, in most instances, they are there to try and save the company money. You need an attorney on your side to tell you what your rights and obligations are.

You say that you were not hurt that bad or at all. How do you know how badly you were hurt. Some injuries do not show up for months. Other injuries may aggravate a prior problem. Even if you have been found to be "ok" by a doctor, how do you know that a problem will not come up later. If you have insurance and did go to a doctor, who is going to pay your co-pay or deductible. If you do not have health insurance, who is going to pay for your examination which should include xrays, etc.. If you retain an attorney he or she can probably refer you to a doctor who will accept a lien against the insurance settlement, thereby saving you from paying

money out of your pocket.

You say you have accident insurance, why not let them handle everthing for you. Your insurance company is there to defend any claims against you not to represent you in any claims against other parties. Additionally, they also are in business to make money. How do you know if they are trying to settle a case to help you or to save themselves money.

The foregoing article was written by the author based on experiences he has had as a private investigator representing both accident attorneys and insurance companies. This article is not stated as a legal opinion or as fact but instead is stated as opinion of the author.

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