

A
Lawyer's
Guide
to

Personal

INJURY CASES

SECOND EDITION

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HOW TO PROTECT YOURSELF AND YOUR FAMILY

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TIM RAYNE, ESQUIRE

WORD ASSOCIATION PUBLISHERS

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To my wife, Ameer,
and two children, Sierra and Mac.

I thank you for your love
and support.

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Introduction

Each year, thousands of people are injured in accidents—car, truck and motorcycle accidents; slip and falls; accidents caused by defective and dangerous products; accidents caused by medical malpractice; and other accidents. Some accidents result in legal claims. Some do not. Some accident victims deserve reasonable compensation for their injuries because the accident was caused by another person’s carelessness. Some accidents are unavoidable and not caused by carelessness, so there are no legal claims.

If you, or a member of your family, are involved in an accident, it is important to know your legal rights. This book is “A Lawyer’s Guide to Personal Injury Cases.” Topics discussed in this guide include:

- Ten Steps to Follow if You’ve Been Injured in an Automobile Accident
- How To Hire a Personal Injury Attorney
- Common Injury Cases Automobile Accidents – Slip and Falls, Defective and Dangerous Products and Medical Malpractice

- Anatomy of a Personal Injury Case
- What We Do For You in a Personal Injury Case
- Ten Ways to Hurt or Kill Your Personal Injury Case

If you would like advice on Personal Injury cases, please contact me. I focus my practice in helping people who have been injured in accidents and offer free consultations in my Kennett Square or West Chester, Pennsylvania offices or my Centreville, Delaware office or any location convenient for you.

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Ten Steps to Follow if You've Been Injured in an Automobile Accident

Being involved in an automobile accident is frightening and legal issues are certainly not on the top of your mind during the first few minutes after the crash. Nevertheless, the actions you take, starting immediately after the accident, can have substantial impact on what will happen to you in the legal system. For this reason, please review these Ten Steps and, to be extra safe, call or email me to get an extra copy to put in your car's glove compartment along with your proof of car insurance and registration.

1. CALL THE POLICE

Having a Police Investigation and Police Report will help to establish who was at fault for the accident. Insurance companies rely heavily on the Police Report when reaching their conclusion on who was at fault for the accident. If the Police do not investigate, determining who was at fault can become a battle between the two drivers.

2. PRESERVE EVIDENCE

Do not move your car unless it is creating a dangerous situation or you are ordered to do so by the Police. If possible, take photographs of the scene of the accident and the vehicles. Later, have

photographs taken of any visible signs of injuries such as cuts, bruises, casts, braces, etc.

3. IDENTIFY WITNESSES

Get names, addresses and telephone numbers of any witnesses to the accident. Often, witnesses will try to leave the scene before the Police arrive. Encourage them to stay to give a statement to the Police.

4. GET THE OTHER DRIVER'S VITAL INFORMATION

Be sure to get the other driver's name, address, phone number, license plate number, car registration number and automobile insurance company name and policy number.

5. SEEK IMMEDIATE MEDICAL ATTENTION

If you have any symptoms of an injury, it is advisable to get checked out at the Emergency Room or by your family doctor as soon as possible.

6. REPORT THE ACCIDENT TO YOUR AUTOMOBILE INSURANCE COMPANY

Your automobile insurance policy requires you to report accidents. Be sure to call immediately. You should be able to find a 24 hour 800 number on your car insurance company's website.

7. BE CAREFUL WHOM YOU TALK TO

You should not talk with anyone about how the accident occurred, other than the Police and your insurance company. Any statements you make can be used against you. Avoid talking about

the accident while you are medicated or in great pain. Never talk to the other driver's insurance company or give a recorded statement without your Personal Injury attorney being present. Your words can be twisted or misinterpreted and used against you.

8. LOCATE AN EXPERIENCED PERSONAL INJURY ATTORNEY

The laws regarding Personal Injury cases and automobile insurance are constantly changing. You need an attorney who focuses on Personal Injury cases to get proper representation. You are best served by an attorney who regularly fights for clients against insurance companies and who is prepared to negotiate a resolution to your case or, if necessary, to take your case to trial.

9. CONSULT WITH AN EXPERIENCED PERSONAL INJURY ATTORNEY AS SOON AS POSSIBLE

Depending on the accident and your injuries, you may not need to hire an attorney to represent you. Nevertheless, you should consult with an experienced Personal Injury attorney as soon as possible. The accident may require investigation before the scene changes or skid marks fade. An expert reconstructionist may be needed. Witnesses may need to be located and interviewed. The vehicles may need to be preserved. You should have an experienced Personal Injury attorney advise you on how to deal with both your insurance company and the insurance company for the other driver.

I offer free consultations regarding Personal Injury cases and will meet with you at a MacElree Harvey office in Kennett Square or West Chester, Pennsylvania or in Centreville, Delaware, your home or at any other convenient location.

10. DON'T SIGN ANYTHING

Do not sign anything without first getting the advice of an experienced Personal Injury attorney. A private investigator or insurance adjuster may ask you to sign a statement. The insurance adjuster may offer you a money settlement and ask you to sign a release of your claims. You should not sign anything without reviewing it with your Personal Injury attorney.

How to Hire a Personal Injury Attorney

DO I EVEN NEED A PERSONAL INJURY ATTORNEY?

Just because you have been involved in an accident, that doesn't automatically mean that you need to hire a Personal Injury attorney to represent you. The accident might not have been caused by anyone's negligence, so a legal claim may not exist. The injuries might be so insignificant that they do not justify the hiring of an attorney. In these cases, you may not have a valid claim or the claim may not justify retaining a Personal Injury attorney as opposed to dealing directly with the insurance company.

SHOULD I CONSULT WITH AN ATTORNEY?

Regardless of whether you think you actually need a Personal Injury attorney, it is advisable to meet with one. Such initial consultations are free of charge and allow you to have an expert determine whether or not you have a case and need an attorney.

HOW DO I FIND A PERSONAL INJURY ATTORNEY?

Any attorney with money can buy a television commercial, take out a full-page Yellow Page advertisement, put up a billboard or have a fancy website. In my opinion, the best way to find a Personal Injury attorney is to get a referral from a family member,

friend or business contact or colleague. These people have likely had hands-on experience with the attorney and will be able to tell you whether or not the attorney does a good job. Once you get the name of an attorney, you can perform your own investigation into that attorney's experience and qualifications in handling Personal Injury cases.

WHAT QUESTIONS SHOULD I ASK PROSPECTIVE ATTORNEYS TO SEE IF THEY ARE QUALIFIED PERSONAL INJURY ATTORNEYS?

In these days of "tort reform" and increasing jury hostility to Personal Injury claims, it is critical to find an experienced Personal Injury attorney to handle your case. In my opinion, you should have an attorney who focuses on Personal Injury cases and has the knowledge, training, experience and resources necessary to take your case all the way to trial, if necessary.

Here are some good questions to ask prospective attorneys:

- Where did you go to law school?
- Did you have any special training or receive any awards relating to trial practice during law school?
- Do you take continuing education courses related to Personal Injury cases?
- How long have you been practicing Personal Injury law?
- What percentage of your business is devoted to Personal Injury cases?

- Have you handled both sides of Personal Injury cases; that is, the side of the victims (plaintiffs) and responsible parties (defense)?
- Have you actually taken Personal Injury cases to trial?
- Do you have sufficient backup and resources to try a Personal Injury case?
- What is your fee structure?
- Who pays the litigation expenses and what happens regarding those expenses if the case does not result in recovery?

I will answer some of those questions myself. I have been practicing law since 1995 when I graduated from Widener University School of Law in Wilmington, Delaware. In law school, I took an Intensive Trial Advocacy Program and an Advanced Trial Advocacy Program. Upon graduation, I received the Philadelphia Trial Lawyers Association James J. Manderino Award for Trial Advocacy.

In addition to having a law degree, I also have a Master's Degree in Trial Advocacy from the Temple University Beasley School of Law. The Master's Program is the only one of its kind in the country and is focused on enhancing the trial skills of practicing litigators.

My practice is focused on Personal Injury law, and I represent only victims of accidents, no defendants. Early in my career,

I represented both injured victims and a trucking company. Handling the defense side of Personal Injury cases for that trucking company gave me insight into how insurance companies and defense lawyers think.

Although most Personal Injury cases settle before trial, both I and the other attorneys in my firm regularly take Personal Injury cases to trial. My firm has many attorneys, paralegals and office assistants who are prepared to assist me in the trial of Personal Injury cases.

In terms of our fee structure, we handle our Personal Injury cases on a Contingent Fee basis in which we charge no fees unless we achieve a recovery for our clients. We pay all out-of-pocket expenses associated with your case and are reimbursed out of any recovery. If we do not achieve a recovery for you, we do not require you to pay any fees or expenses.

Common Injury Cases

AUTOMOBILE ACCIDENTS, SLIP AND FALLS, DEFECTIVE AND DANGEROUS PRODUCTS AND MEDICAL MALPRACTICE CASES

Not all accidents result in legal claims. Some accidents do not result in injuries. Some accidents are unavoidable and not caused by the carelessness of another person. Some accidents are actually caused by the carelessness of the victim.

In order to have a valid Personal Injury case, you need to be able to prove that you suffered injuries because of someone else's carelessness. In Pennsylvania, you can recover if your carelessness contributed to causing the accident, but not if you were more than fifty percent responsible for the accident. In addition, in Pennsylvania, any monetary award that you receive for your injuries is reduced by the percentage of your responsibility for the accident. So, if you were twenty percent responsible for the accident, your recovery is reduced by twenty percent.

The compensation that you can recover in court includes your past and future lost wages, past and future medical bills and reasonable compensation for your pain and suffering and the negative impact of the accident upon your activities.

CAR, TRUCK AND MOTORCYCLE ACCIDENT CASES

Automobile accidents are the most common Personal Injury cases. If you are injured in an accident caused by another driver's carelessness, you have the ability to seek compensation for those injuries.

SLIP AND FALL CASES

It is common for injuries to occur from a slip or trip and fall. Such accidents include things like slipping on spilled liquids in stores, slips on ice or snow, trips on defective sidewalks, falls down defective stairs and other defective conditions on properties that cause accidents. If you fall and are injured on another person's property, you may have a Personal Injury case.

DEFECTIVE PRODUCT CASES

Another common cause of injury is from defective and dangerous products. If you have been injured while using a product, you may have a Personal Injury claim if the product was defectively designed or manufactured or if it did not have proper instructions or warnings.

MEDICAL MALPRACTICE CASES

If you have been injured as a result of improper medical care, you may have a valid medical malpractice Personal Injury claim. If it can be proven that your medical provider failed to treat you with reasonably competent medical care, you might have a Personal Injury case and be able to recover compensation for your injuries.

Anatomy of a Personal Injury Case

Hopefully, you have been fortunate enough to avoid being injured in an accident and will continue to have good luck in the future. However, in the event that you do find yourself injured and involved in a legal claim, the following is a brief description of the process—the *Anatomy of a Personal Injury Case*—which consists of Pre-Lawsuit Activities and Lawsuit Activities.

PRE-LAWSUIT ACTIVITIES

Not all injury cases have to result in a formal lawsuit which is filed with the court. Not all cases have to go to trial. The majority of all injury cases are settled with the defendant's insurance company. In a settlement, the insurance company agrees to pay compensation to the injured party in exchange for the injured party giving up (or releasing) all claims against the defendant.

My goal, as a Personal Injury attorney, is to obtain fair and adequate compensation for my client's injuries and damages. In my practice, I try to settle my client's cases without actually filing a lawsuit, because litigation is time-consuming and stressful for my clients. In addition, lawsuits result in out-of-pocket expenses which, although paid in advance by my law firm, ultimately reduce the amount of your recovery. However, I recommend

Pre-Lawsuit settlement only when the insurance company offers fair and adequate compensation.

A. INVESTIGATION

In terms of Pre-Lawsuit activities, I perform all work needed to prove the defendant's responsibility for the accident. Also, I do all work necessary to be able to prove to the insurance company the extent of my client's injuries and damages. This involves investigation of the accident; interviewing client and witnesses; obtaining Police Reports and/or Incident Reports; photographing the accident scene, vehicles and injuries; and researching legal theories.

Pre-Lawsuit activities also include evaluating injuries and damages. This involves client and damage witness interviews; obtaining medical records and bills; and quantifying lost wages and other economic damages. Often, our Pre-Lawsuit activities involve hiring experts to prove that the defendant was responsible for the accident and/or to determine the amount of damages.

B. SETTLEMENT NEGOTIATION

In the final phase of Pre-Lawsuit activities, I offer my clients my expert opinion of the settlement value of the case and then prepare a comprehensive settlement package to send to the insurance company.

The last phase of the Pre-Lawsuit activities is to attempt to negotiate a settlement with the insurance company. This usually involves a back-and-forth process between me and the insurance adjuster. During these negotiations I communicate all settlement

offers to the client and it is my client's decision (hopefully using my advice) as to whether or not to settle the case.

If the case is settled, the client must sign a Release provided by the insurance company giving up all claims arising out of the accident. After the Release is signed, the insurance company pays the settlement funds.

If the case cannot be settled, a lawsuit needs to be filed in court.

LAWSUIT ACTIVITIES

A. PLEADINGS

The Pleadings stage is the beginning of a Lawsuit. Once it is decided that a case cannot be settled and court intervention is required, the injured party, or Plaintiff, files a Complaint with the court. A Complaint is the written document starting the Lawsuit and it sets forth the Plaintiff's dispute with the other party, the Defendant. The Complaint also describes what the Plaintiff seeks to recover in the Lawsuit.

Once the Complaint is filed and served upon the Defendant, the Defendant is required to respond to the allegations and set forth any defenses in an Answer. Thereafter, the Plaintiff files a Reply to the defenses contained in the Answer. Then, the Pleadings stage is over.

B. DISCOVERY

After the Pleadings stage, the parties engage in Discovery in order to prepare for Arbitration or Trial.

The purpose of Discovery is to allow each party to learn about the other party's case, such as what witnesses will be called to testify and what each will say. In addition, each party can ask the other what documents or other evidence will be used in the Lawsuit. In Discovery, each party can send written questions to the other side (Interrogatories) and ask that the other party provide copies of relevant documents (Requests for Production). Each party can also take the Deposition of the other party, which is an interview under oath regarding the subject matter of the case. Other witnesses can be subpoenaed for Depositions and either party can issue Subpoenas for relevant documents from people other than the other party. If properly done, the Discovery process ensures that there will be no surprises at the Arbitration or Trial.

C. SUMMARY JUDGMENT MOTIONS

After completion of the Pleadings and Discovery phases, one party may feel so confident in the strength of his or her case that he or she will feel that a Trial is not necessary. In such a case, that party will ask the judge to decide in his or her favor before Trial by granting Summary Judgment. The procedure involves the party filing a Summary Judgment Motion explaining why he or she feels so strongly about the evidence and asking for a judgment without a Trial. Then, the other party must file a response explaining that there is evidence supporting his or her case and a Trial is necessary. If the Summary Judgment Motion is granted, judgment is entered and the case is over. If the Motion is denied, the case proceeds to Arbitration or Trial.

Once the Pleadings, Discovery and Summary Judgment Motion phases are complete, the Lawsuit is ready to go to Arbitration or Trial.

D. ARBITRATION

In Pennsylvania, if the Plaintiff is seeking money damages of less than \$50,000, the Lawsuit proceeds to mandatory Arbitration, rather than directly to a Trial in front of a judge or a jury. The procedure followed in an Arbitration is similar to that of a Trial. However, instead of a judge or jury deciding the case, the ruling is made by a panel of three local attorneys. If either party is dissatisfied with the arbitrators' ruling, an appeal can be filed which results in a brand new Trial in front of a judge or jury.

E. TRIAL

Both appeals from Arbitrations and cases seeking more than \$50,000 result in Trials. Depending on the preference of the parties, the Trial can take place in front of a judge or jury. There are generally six phases of a Jury Trial: (1) Jury Selection; (2) Opening Statements; (3) Testimony and Evidence; (4) Closing Arguments; (5) Jury Charge; and (6) Verdict.

In a Jury Trial, the first phase of the Trial begins with *Jury Selection*. A pool of jurors (usually about 50) is brought into the courtroom and each juror has a number from 1 to 50. Then, the attorneys for both parties ask the jurors questions to determine whether they know any of the parties, attorneys, and witnesses or whether they have had any experiences or have strong feelings on certain issues which would not allow them to be fair and impartial. Once the questioning is complete, each attorney can ask that certain

jurors be stricken from the jury pool due to some disclosed bias prejudice or another reason making them unable to serve such as school, job or family obligations. After the judge rules on the “for cause” challenges, each party can also strike a set number of other jurors (usually around 4) who they think would likely favor the other side. These are called “peremptory strikes.” Once the strikes are complete, the first 12 remaining jurors constitute the jury panel for the Trial.

After Jury Selection, *Opening Statements* are presented to the jury. The Plaintiff’s Opening Statement is intended to give the jurors a “roadmap” of the Trial—to describe to the jury what the Plaintiff intends to prove. Normally, the facts of the case are outlined and the witnesses and important evidence are discussed. Argument is not permitted in the Opening Statement. The Defendant can decide to give an Opening Statement or defer the statement until after Plaintiff presents its testimony and evidence.

After Opening Statements, the parties present their *Testimony and Evidence*. The Plaintiff goes first by calling witnesses and offering exhibits into evidence. Each witness may be cross-examined by the Defense. Next, the Defendant may call witnesses and introduce evidence to support its defenses. The Defense witnesses can be crossexamined by the Plaintiff’s attorney. Thereafter, the Plaintiff may present witnesses or evidence in rebuttal to the Defendant’s case.

Once all testimony is complete, the attorneys deliver *Closing Arguments*. During the Closing Arguments, the attorneys are able to argue why the facts and applicable law should lead to a verdict in their favor. The Plaintiff goes first. After Plaintiff’s Closing

Argument, the Defendant presents its closing. Finally, after the Defendant's closing, the Plaintiff's attorney usually presents a brief rebuttal argument.

After Closing Arguments, the judge must give the *Jury Charge*. In the charge, the judge explains to the jury all of the law applicable to the case so that the jury can reach a proper verdict. The *Jury Verdict* itself marks the conclusion of the Trial.

In the case of a Trial in front of a judge only (a Bench Trial), the procedure is the same except that there is no Jury Selection, Jury Charge or Jury Verdict. Usually, the judge will take additional time to consider the evidence and prepare a written decision, rather than announce the decision immediately after Trial.

What We Do For You in a Personal Injury Case

When you hire me to represent you, I personally manage your case from beginning to end. Unlike other Personal Injury attorneys, I do not handle hundreds of cases and rely on paralegals and secretaries to do most of the work. Instead, I carefully select my cases and manage all of them myself.

The following are the things I normally do in a Personal Injury case:

BEFORE DECIDING TO FILE A LAWSUIT

- Initial client call
- Initial client meeting (interview client, photograph injuries and obtain documents from client)
- Visit and photograph accident scene
- Locate and interview witnesses
- Review insurance policies
- Research legal issues

- Identify target defendants and define legal theories
- Communicate with defendant's insurance company
- Gather medical records and bills as well as lost wage information
- Obtain doctor reports and reports from other experts
- Prepare comprehensive settlement demand package to send to defendant's insurance company
- Negotiate settlement or advise client to file a Lawsuit
- If case is settled, negotiate reduction of medical bills and other liens on settlement proceeds

AFTER DECIDING TO FILE A LAWSUIT

- Draft and file the Lawsuit
- Draft written discovery requests to defendant
- Answer defendant's written discovery requests
- Prepare client for deposition
- Attend client's deposition
- Prepare for and take depositions of defendant and other witnesses
- Work with experts to prepare expert reports

- Attempt to settle case with defense attorney
- Attend mediation
- Attend settlement conference with judge
- Prepare for trial – prepare exhibits, prepare witnesses, write opening statement and closing argument, work on pretrial motions, prepare jury instructions and verdict slip
- Try the case before a judge or jury
- Analyze verdict
- Advise client on appeal issues and handle appeal

Ten Ways to Hurt or Kill Your Personal Injury Case

If you have a Personal Injury case, it is critical to get advice from an experienced Personal Injury attorney. If you do not get and follow proper advice, you can hurt or kill your case. Based upon my experience, the following are Ten Ways to Hurt or Kill Your Personal Injury Case:

1. FAILING TO DOCUMENT THE ACCIDENT

It is important to document the accident as best you can. If it is an automobile accident, call the police to the scene, get the other driver's personal information, get contact information from witnesses and, if possible, photograph the vehicles and the accident scene. If it is a slip and fall case, notify the store or property owner immediately, get contact information from witnesses and photograph the scene. Failing to document the accident can hurt or kill your Personal Injury case.

2. FAILING TO GET IMMEDIATE MEDICAL TREATMENT

If you have an accident, you should get medical treatment as soon as you feel any pain. You should either go to the hospital emergency room or your family doctor. Insurance companies evaluate the value of Personal Injury cases based, in large part,

on medical treatment. If there is a delay in seeking treatment, the insurance company will argue that you must not have been injured seriously or that something else, not the accident, caused your injuries. A delay in medical treatment hurts your Personal Injury case.

3. DELAYING CONTACTING AN EXPERIENCED PERSONAL INJURY ATTORNEY

Personal Injury attorneys are experts at properly documenting and then presenting cases to insurance companies and juries. This job can be best performed if the attorney is involved immediately after the accident.

You may not have a case or need an attorney to help you. If you consult with an experienced Personal Injury attorney, he or she will tell you if you truly need an attorney. This advice is usually free of charge.

If you have a case and need an attorney, the attorney can: investigate the accident, locate witnesses, photograph the scene, photograph your visible injuries, identify the parties who are responsible for the accident, and advise you on how to protect yourself.

Delaying contacting an experienced Personal Injury attorney can hurt or kill your case.

4. DEALING DIRECTLY WITH THE OTHER INSURANCE COMPANY

You have a duty to report an automobile accident to *your* insurance company and should cooperate in their investigation. However, before you give any statement, especially statements to

the insurance company for the other party to an accident, you should seek advice from an experienced Personal Injury attorney. You should also get advice *before* signing any authorizations for release of records to the insurance company. You have a right to privacy and do not need to sign very broad releases. Never agree to accept money and sign a release of your claims before getting advice from an experienced Personal Injury attorney. If you sign a release, your legal claims will be gone forever, regardless of how your injuries may affect the rest of your life.

5. NOT FOLLOWING MEDICAL ADVICE

It is important to listen to your doctor—for medical and legal reasons. Your doctor knows what is best for you. If you don't trust your doctor, get a new one. If you do trust your doctor, listen to his or her advice regarding recommended treatments, diagnostic tests, therapy and surgery. If you miss appointments or ignore medical advice from your own doctor, it gives the insurance company powerful ammunition to use against you in your case that you did not cooperate and try to get better.

6. HIDING PAST ACCIDENTS

Always tell your attorney about prior accidents, legal claims and work injuries. Insurance companies know how to find out about them—and will. If you are not truthful about prior injuries, it will hurt and can kill your case.

7. HIDING PAST INJURIES

Do not hide past injuries either. The insurance company's attorney may subpoena your medical records and find out about past injuries. If you try to hide them, it can destroy your credibility and hurt or kill your case.

Although your case is better if the accident actually was the sole cause of your injuries, the person responsible for an accident will be held liable for any aggravation or worsening of a preexisting medical condition. For example, if you had preexisting neck injuries which were made worse by the accident, you can recover for the worsening of your neck problems. Juries lose trust for clients who try to hide past injuries.

8. EXAGGERATING OR MISREPRESENTING YOUR INJURIES OR ACTIVITY LEVEL

Another way to hurt or kill your Personal Injury case is to exaggerate or misrepresent your injuries. During your case you will be asked many questions under oath about your condition and the affect on your life. These things can be verified by the insurance company. Its attorneys can subpoena medical records and have private investigators interview people who know you, or even perform video surveillance on you. Being caught in a lie or a clear exaggeration can hurt or kill your case.

9. HIDING SUBSEQUENT ACCIDENTS OR INJURIES

Sometimes accidents happen twice or maybe three times. If you have another accident, it is important to tell your attorney. It is likely that the insurance company's attorney will find out about it. Let your attorney know about it immediately.

10. FAILING TO LISTEN TO YOUR EXPERIENCED PERSONAL INJURY ATTORNEY

The last way to hurt or kill your Personal Injury case is to ignore your attorney's advice. If you have chosen your attorney wisely, you will be given sound advice on all issues that arise during your case, both before the lawsuit is filed and throughout the litigation process. Your attorney is the expert on how to prepare your case and obtain fair compensation for you. Your attorney also knows best about the value of your case and whether it should be settled or taken to trial. Trust and follow your attorney's advice, because if you don't, you may hurt or kill your case.

About the Author



Tim Rayne is a partner in the Chester County, Pennsylvania law firm of MacElree Harvey, where he focuses his practice in Personal Injury law. Since 1995, Tim has been helping people who have been injured in accidents receive fair treatment from insurance companies. Tim has experience in negotiating settlements with insurance companies and trying Personal Injury cases including car, truck, motorcycle and pedestrian accidents, slip and fall cases, medical malpractice cases, and cases involving injuries caused by dangerous products.

Tim received his law degree from Widener University and has a Master's Degree in Trial Advocacy from the Temple University Beasley School of Law. For multiple years, Tim has been named by *Main Line Today* magazine as one of the area's Top Personal Injury Litigators and has also been named as a Super Lawyer in Personal Injury by *Super Lawyers* and *Philadelphia Magazine*. Tim is the author of numerous publications on Personal Injury and is a columnist for the *Kennett Paper*, the *Avon Grove Sun* and the *Chadds Ford Post*. In addition to this book, Tim has

published another book titled “A Lawyer’s Guide to Purchasing Car Insurance.”

MacElree Harvey is a full service law firm with offices in West Chester and Kennett Square, Pennsylvania and Centreville, Delaware. MacElree Harvey is one of the oldest and largest firms in Chester County and we are prepared to assist our clients with many legal issues, including but not limited to the following: Bankruptcy, Business Organization, Criminal Law, Estate Planning and Administration, Family Law, Immigration, Land Development and Zoning, Medical and Professional Malpractice, Personal Injury, Real Estate and Taxation.

Contact Tim for a free Personal Injury consultation or a referral to another MacElree Harvey attorney for any other legal matter.

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