

Know Your Legal Rights

*“Know Your Legal Rights”
is a free legal education series
by [Dixon Law Office](#).*

*To request more information,
call 888-354-9880 or email
contact@dixonlawoffice.com.*

Your Legal Rights When You Have Been In A Serious Car Accident

It is terrifying. The sound is deafening. The smells are awful. And, all you feel is horrible pain.

This describes a serious car accident. After the crash, you have so many questions. Where are they going to take me? Who is going to care for my kids while I am hurt? What about work, will I get paid? Who will pay all these medical bills? How can I pay my mortgage? Will this pain ever stop? Your mind fills with dozens more.

It is important to understand your legal rights after a car accident. When you know your rights, it can help ease your mind and also get better medical treatment. Below are just a few legal rights you have after a car accident.

1. Your Right to Have Your Medical Bills Paid

Any serious accident – car accident, truck accident, motorcycle crash, or slip and fall injury – will involve medical treatment. A lot of medical treatment. The law requires that the person who caused your accident must pay for your medical treatment. Regardless of cost, the wrong-doer must pay for your medical bills.

If you have medical insurance, often your medical insurance will pay for your treatment and then ask for the wrong-doer to reimburse the insurance company for the bills (called “subrogation”). Regardless of whether you have insurance, the person who caused the injury is required under the law to pay for your treatment.

2. Your Right to Have Your Car Fixed or Replaced

If you were involved in a serious car accident and your car needs to be repaired, the wrong-doer has to pay for the repairs. If the cost of repairs is greater than the value of your car, then the wrong-doer (or his/her insurance company) will pay for the replacement cost of the car. You do NOT have to go to the body shop the insurance company wants. You may go to a shop of your choosing, but the insurance company for the wrong-doer will only pay the lowest estimate.

3. Your Right to Money Lost From Work

If you missed time from work, the wrong-doer has to pay you back for that money you lost. If you missed two weeks of work, they have to pay you back for two weeks. If you can never work again, they have to pay you for your lost wages for the rest of your life.

4. Your Right NOT to Speak With the Insurance Adjuster

Whenever there is a serious crash and the wrong-doer has insurance, there will be an insurance adjuster. Sometimes the adjuster will show up in your hospital room. Sometimes they come to your house. Sometimes they call. They may make promises. They may tell you they want to help. They may even threaten you. No matter what, they will hunt you down.

The law is very clear: no matter what they tell you, you do not have to speak with the wrong-doer's insurance company, ever. Usually, their promises are false. The insurance company for the wrong-doer has one job: to pay as LITTLE as possible. It is usually best not to talk to them at all.

5. Your Right to Compensation for Your Injuries

A serious injury involves serious pain. Often, a serious crash leaves you permanently disabled. Some people can never walk again and are left in a hospital bed for life. Others lose an arm, leg, or suffer a herniated disc in their back and have surgery. Whatever the injuries, the wrong-doer is required to reimburse you – compensate you – for the pain, suffering, and disability you endure.

The amount of the compensation depends on the severity of the harm. If you have serious, life-long injuries, the compensation is higher. This makes sense, that a serious injury gets serious compensation. In order to determine how much compensation is appropriate, you will need to speak to a personal injury lawyer. A good lawyer will review your medical records, bills, and speak with your doctor to determine how serious your injury is. Only then will the attorney be able to tell you how much is reasonable for your injury.

If you or a loved one has been injured in a serious car accident, you have a series of rights. Contact an experienced lawyer and they should be willing to talk and help you. These five rights will help you know what questions to ask.

“Know Your Legal Rights” Series

This educational series by Dixon Law Office provides clients and friends with information on a number of important legal topics.

The series includes:

- 4 Questions You Must Ask if You Fall
- 5 Action Steps After a Car Accident (C-R-A-S-H)
- 9 Things to Know Before Hiring a Personal Injury Attorney
- How to Get Your Medical Records
- Property Damage: 4 Simple Steps for Getting Top Dollar

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Making it right.

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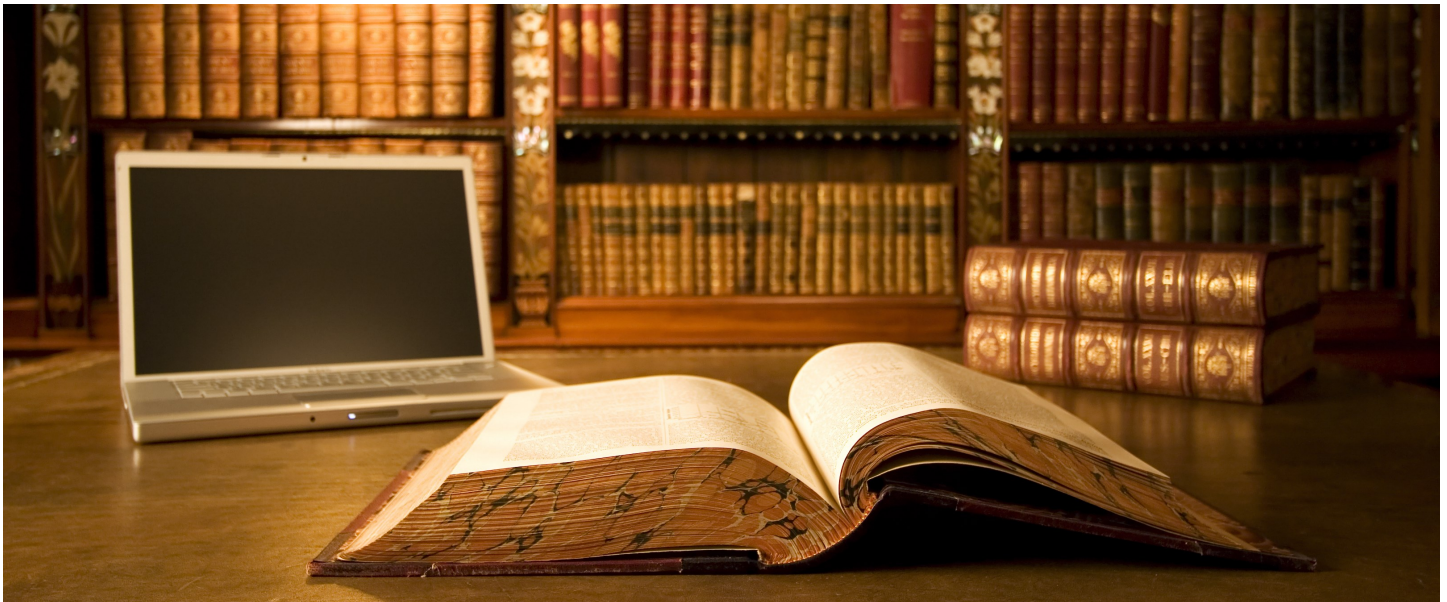
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About Dixon Law Office

Dixon Law Office represents victims of personal injury accidents. Our attorneys have more than 20 years of experience helping victims after serious and catastrophic injuries, including car and motorcycle accidents, work injuries, and many others. Founded on Christian principles of honesty, fairness and justice, we can help you and your family get the compensation you deserve. Call us today at 888-354-9880 or visit www.AttorneysMakingItRight.com.

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