

# R.B. BORMASTER & ASSOCIATES, P.C.

## Accident & Injury Lawyers

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R.B. Bormaster & Associates, P.C.

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#### Auto Accidents

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### IN THIS ISSUE

**Know Your Rights  
If An Accident  
Happens**

**Personal Injury Q & A**

**Safety Tip:  
Keep A First Aid  
Kit In Your Car**

## Know Your Rights If An Accident Happens

**E**ach year, millions of people are hurt in accidents. Unfortunately, many victims don't know their legal rights and end up paying losses themselves or receiving much less than they're entitled to receive. Knowing your rights can keep this from happening to you. Here are important rights you should know if you're in an accident.

■ Right to fair compensation. If you're in an accident, you have the right to full compensation for your injuries and losses. Generally, this

means enough money to put you in as close to your position before the accident. Thus, you can recover for many things, including lost wages, medical bills, costs to fix or replace damaged property, and pain and suffering.

Of course, just being in an accident does not automatically entitle you to money. The other side must pay if they are legally at fault. However, most states let you recover money even if you are partly to blame for your accident.

*Continued on other side*

## Personal Injury Q & A

**M**any people who have been in an accident call us with questions. Here are answers to some often asked ones.

Q. *I was in an accident but don't like to sue. Should I make a claim?*

A. This is a personal decision. But remember that an accident causes you injury — it affects your health, work, and ability to do things with friends and family. The money you get by making a claim is not a gift, but rather is to help return you to your position before the accident. Laws give accident victims the right to recover losses. So making a claim does not mean you like to sue or

that you are taking advantage of the system. It just means you are doing what the law allows everyone to do to recover for injuries.

Q. *If I make a claim, how long will my case take?*

A. The answer depends on several factors, including the type of injuries you suffered and how willing the other side is to settle the matter. If your injuries can be assessed quickly and relations with the other side are good, your case likely will not take long to resolve. Every effort will be made to resolve your claim as fast as possible, with the goal being to

*Continued on other side*

## Safety Tip: Keep A First Aid Kit In Your Car

According to the National Safety Council, every year approximately 1 in 8 people is in a car accident. Help reduce your injuries if you're in an accident by carrying a good first aid kit in your car. Some key items to include in your kit are: flashlight and extra batteries; flares and reflectors; bandages, scissors, gloves and tape; blankets; gauze, safety pins and alcohol swabs.

### Accident Victims' Rights, *continued from other side*

■ Right to consult your lawyer before answering questions. After an accident, the other party or an insurance adjuster will likely ask you to describe it. You are not required to answer questions, and you should not say anything before consulting your lawyer. Insurance adjusters often ask questions seeking information to hurt your case and lower your claim's value. Don't let this happen to you — decline to say anything until consulting your lawyer.

■ Right to choose the doctor that treats you. After an accident, the other side may pressure you to see their doctor. But don't give in to this pressure. Select the doctor you trust will provide good care.

■ Right to decide whether to accept settlement offers. It is your decision whether to accept any settlement offer. If you are in an accident, don't let the other side or an insurance adjuster force you to accept a quick settlement. This almost always results in receiving much less than you're legally entitled to receive, as the full value of most claims usually is not known until weeks or even months after the accident.

The amount of compensation you recover after an accident can vary a lot depending on several factors, including whether you know your rights and whether you have a lawyer's help. If you have questions about your rights in an accident, please call us.

This newsletter has general information. Due to constant changes in the law, exceptions to general principles of law, and variations of state laws, seek professional legal advice before acting on any matter. ©2014 ANSI

### Personal Injury Q & A,

*continued from other side*

obtain the highest compensation for your injuries and losses.

Q. *I was hurt in an accident and want to make a claim, but am concerned about legal fees. How will I be charged?*

A. Most personal injury claims are handled on a contingent fee. This means there's no legal fee unless there's a recovery (though there may be court and other costs). The fee is a portion of the recovery. Because of contingent fees, accident victims can make claims for their injuries regardless of how wealthy they are.



If you are in an accident, please call us. We handle all types of personal injury cases, and we will fight to get you the maximum recovery.

Please also give our name to a friend or family member if they are in an accident.

Thank you for letting us serve your legal needs.

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