

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

Accident & Injury Lawyers

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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**

After An Accident: Don't Be Misled By Insurance Company Tactics

After an accident, there's a good chance an insurance adjuster will contact you. He or she will likely say or do things under the pretense of trying to help you, but be aware they're really meant to get you to settle your claim for little or no money and without involving a lawyer. Here are tactics adjusters use on accident victims with the goal to lower accident payouts. Knowing about them can help you avoid being a victim.

- Adjusters try to convince you a lawyer won't help you, saying the

adjuster will get you the best settlement. Don't be tricked by this! Adjusters work for the insurer, not you, and their goal is to pay you as little as possible so the insurance company maximizes its profits. Your own lawyer is truly on your side after an accident and will work to get you the most compensation.

- Stalling. Some accident victims first try handling their claim alone to see if they'll get a good offer from the insurance company. The adjuster will stall, and meanwhile, valuable time is being lost. It's

Continued on other side

Keep Good Records After An Accident

If you've been in an accident, you will want to receive the maximum compensation for your injuries and losses. One way to help obtain the most compensation is to keep good records of your damages. Here are key things to include in your records.

- Details about your injuries, pain and medical treatment. Describe the symptoms you experience — is the pain throbbing, shooting or continual? How does it affect your sleeping and mental state? These records will help show the nature and extent of your injuries.

- Your out of pocket losses due to

the accident. In addition to medical bills, this includes medication costs, transportation to and from health care providers and other accident related expenditures.

- Your lifestyle changes. Keep track of social events you miss or other changes to your lifestyle due to the accident.

- Your lost earnings. Keep track of hours missed from work and lost wages (including for part time work).

Accident claims can take time to resolve. Keeping good records of your injuries and monetary losses will help you remember details that can increase your compensation.

Family of Pedestrian Killed In Auto Accident Recovers Damages

Pedestrian accidents are common – over 4,000 pedestrians are killed and 70,000 injured every year. There are several types of accidents, including drivers not yielding to pedestrians, not stopping at stop signs or red lights, or not paying attention. A recent case is a reminder to obtain legal help in case of a pedestrian accident.

A woman was standing next to her parked car when a driver veered into her. The woman suffered severe injuries and later died. On her behalf, her children made a claim against the driver, saying he was texting at the time of the accident. The parties settled, with the woman's family receiving compensation.

Insurance Company Tactics, *continued from other side*

important to get your lawyer involved promptly, when evidence is fresh and witnesses' memories are strong. Also, if you wait too long to make your claim, the deadline to make claims may expire.

- Trying to get statements from you before you've hired a lawyer. Anything you say can be used against you, and adjusters are good at getting accident victims to say things that hurt their case. Avoid this by consulting your lawyer before giving a statement.
- Trying to get you to sign things that hurt your case. This can include authorizations that let the

insurance company get all your medical records (then claim the accident didn't cause your injuries) and a release of all claims for a small sum of money, which prevents you from getting fairly compensated. To avoid problems, don't sign anything unless your lawyer tells you it's okay to sign.

These are some tactics insurance adjusters use to lower accident payouts. To avoid being victimized by them, seek legal help promptly after an accident. Your lawyer will deal with the insurance company for you, helping to make sure you receive a fair settlement.

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

Heat Stroke Risk To Children In Vehicles

Summer heat can present serious risks. One risk is heat stroke to children in vehicles.

Heat stroke is the leading cause of car-related, non-crash deaths for children under 14. When it's in the low 80s outside, temperatures inside a car can reach deadly levels fast, even if the window is down a bit. Infants and younger children are at most risk for heat-related illness.

To prevent heat stroke, parents should never leave a child unattended in a vehicle and always look in the vehicle before exiting it.



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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