

If you can answer YES to the following questions, we may be the right law firm for you!

1. *Do you have total expected medical bills and lost wages (not just out of pocket expenses) of at least \$5000.00?*
2. *If a car accident; is there visible damage to your car?*
3. *Was the accident someone else's fault?*
4. *Did you get prompt medical attention after the accident?*
5. *Have you followed all your doctors recommendations?*
6. *Did the accident happened less than 12 months ago?*

If YES to each of these questions, give us a call at (603) 934-9837 to schedule an appointment.



YOU MAY NOT NEED A LAWYER

That's right. Many cases have limited recovery potential and clients may be able to maximize their recovery by choosing to not hire an attorney and avoid the legal fees that can likely diminish the recovery!

Our attorneys will explain the advantages and disadvantages of hiring an attorney depending on the facts of your case.

When you're faced with a legal problem, contact Seufert Law and let over 20 years of legal expertise speak for you. You'll talk with one of our attorneys who will carefully explain your legal rights and options.



We'll get you through it.

**www.nhinjury.info
www.seufertlaw.com**

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Seufert Law Office

A Professional Association

5 Ways to Let the Insurance Company Win.



Bodily Injury

Bankruptcy

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5 Ways to Let the Insurance Company Win!

#1.

Failure to get proper medical attention.

If you have been the hurt in a car crash, the first thing you need to do is get the medical attention that you need. This typically starts with going to the emergency room and then following with your family doctor. Your family doctor will then decide if you need to see any specialists. If you do not get this initial care, you may be risking more permanent injury and also giving the insurance industry an excuse to deny the claim because you have no documentation of injury.

#2.

Failure to document your damages.

The second thing is to document your damages, both property and physical. You should take photographs of the damage to your car before the repairs are performed. Not all police departments take accident photos during their investigation and not all body repair shops take photos before they make the repairs. The sooner you can take these photos the better, particularly from different angles. These photos can then be used to refute the insurance industries excuse that the accident was not that bad, or the impact could not have happened the way you or the police say it did. Of particular importance are photos of undercarriage damage, which can sometimes be used to estimate the speed of the vehicles at collision.

#3.

Failure to take photos.

You should also take photos of your injuries, if possible. Many insurance companies now use formulas to make settlement offers and factors such as the victim having evidence of their physical injuries factors into that. If the insurance company knows that you have photos showing your bruising, black eyes, or cuts and wounds, they are more likely to treat your case as serious. Again, take many photos from different angles. It is best to use a good quality digital camera, but modern disposable cameras sometimes take fairly good photos.

#4.

Talking with the insurance company first.

In all but the most minor cases, it is also best to not talk to the other drivers insurance adjuster prior to at least consulting with an attorney. Some insurance companies have been known to send an adjuster to the hospital room to get a victim to sign a release for the promise of a quick settlement. This may sound good at the time, but what happens if the injury proves more serious than anticipated? Once you sign a release the law allows the insurance company to close their files. If the other drivers insurance company wants your statement, ask them if they have reviewed the police report. If the police have already done an investigation and found the other driver at fault, why would the other driver's insurance company need to "just ask you a few questions"? Ask the adjuster if they will show you the statement they took from their driver before you give theirs and get their reaction. They will refuse and give you various excuses. You are under no legal obligation to give them a statement and generally have three (3) years to make and settle a claim. Be in no rush.

#5.

Failure to follow your doctors advice.

Not following through with your doctors treatment advice. If your doctor says to go to physical therapy, see a specialist, or to follow up with him in 2-3 weeks and you decide that you know better, or are too busy, the insurance company will use this as an excuse to say you were not hurt that bad, or made you injury worse because you didn't follow appropriate medical advice and they are no longer responsible. Doctors go to medical school and have many years of training to know when something that appears minor, may be the sign of a more serious problem. Follow your doctor's advice. It is also understood that you may get a second opinion, in fact you may be faulted for not doing so. If you have any doubts get a second opinion.



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