
INJURY LAW FIRM™

ALERT

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Founder of the **Injury Law Firm**
Law Offices of **R. Michael Shickich, L.L.C.**

No. 1

WHEN IS IT TIME TO RETAIN AN INJURY ATTORNEY? FIVE CRITICAL FACTS

This *Injury Law Firm Alert* does not constitute an attorney-client relationship but is meant for informational purposes only. Nor is this *Alert* meant to replace the legal advice of an attorney. Every case is different with specific circumstances that should be addressed individually. Should you have a legal question, speak to an attorney who is qualified to answer your specific question.

You have just been in an accident, and now you are talking with the insurance company. You believe you may be able to solve this without the lawyers. It may be time for you to consult with an attorney if:

In this issue...

- ▶ The five costly mistakes when dealing with insurance companies.
- ▶ Asking the right questions.
- ▶ When do you need an attorney?

FACT NO. 1:

The other person's insurance company will not tell you how much insurance coverage there is.

Be cautious if the other person's insurance company tells you that you do not need to know how much insurance coverage there is. Sometimes, they will tell you there is more than enough insurance, so you do not need to worry. Or sometimes they will tell you the amount of coverage will not affect their decision so you do not need to know anyway. But if you do not know how much insurance coverage there is, how will you know what a fair amount is? Not always, but often it takes a lawyer to obtain this information.

FACT NO. 2:

You do not ask the right question so you do not get the right answer.

Even if you are lucky enough to find out how much “liability insurance” coverage there is, often there are other types of insurance which may provide additional coverage. Examples of this are an “umbrella” policy or a “commercial” policy. Yet if you do not know to ask, the insurance company is not going to tell you. What you do not know can hurt you. Therefore, make sure you understand the total coverage that may be available before you commit to any settlement. You cannot come back later after you have settled. A settlement is final and ends all future responsibility of the insurance company.

FACT NO. 3:

They tell you it is your fault when it is not.

Be cautious if the other person’s insurance company refuses to accept responsibility. This is about good faith and fair dealing. You do not have the right to over reach and ask for more than you deserve, and they do not have the right to avoid their legal and financial responsibility. But they may try to shift the fault. They may tell you the accident was caused by you or they may tell you because you were involved you are to blame, or partially to blame, as well. Therefore, they may claim that they have little or no responsibility.

FACT NO. 4:

They offer (too little) too soon.

Sometimes an insurance company will indicate they would like to “wrap this matter up” and they will send a check to you. Be cautious. It is a mistake to settle before the full extent of the injury is known. It is a mistake to settle when you may need future medical care -- but you do not know how much. You need to know the full extent of injuries, and the medical prognosis before you settle. **REMEMBER:** Once you settle you cannot come back and get more if you find out you have more or different injuries.

FACT NO. 5:

They tell you that you do not need a lawyer.

Why, you may be asked, should you hire an attorney and share the fee when you can get all the money yourself? The insurance company may be telegraphing to you that it is worried that an attorney may uncover information that may hurt them. It is true you may get the entire fee – it may just be a lot less than you would have gotten had all the relevant information been discovered and analyzed.

ABOUT R. MICHAEL SHICKICH:



Michael Shickich is a fourth generation Wyoming resident. He has a regional law practice. In addition to being licensed in Wyoming, he is also licensed to practice in Colorado and New Mexico.

Experience and achievements include:

- Over 20 years experience as a trial lawyer.
- Direct knowledge of injury/insurance system: 8 years prior experience in insurance defense law.
- Highest rating of “Very High to Preeminent” by Martindale-Hubbell®.
- Member of the “Million Dollar Advocates Forum.”
- President of the Wyoming Trial Lawyers Association, 2003-2004.
- Dean of “The People’s Law School,” 2002-present.

Practice areas include:

- Automobile and Pedestrian Accidents
- Wrongful Death
- Injuries to Children
- Spinal and Bodily Injuries
- Burn Injuries
- Amputations
- Paralysis
- Oil Field Injuries and Explosions
- Brain and Head Injuries
- Nursing Home Negligence
- Asbestos and Toxic Exposure
- Trucking Accidents
- Airplane Crashes
- Railroad Injuries
- Whistle Blower Cases and Corporate Fraud, Theft and Medicaid Fraud
- Class Action Lawsuits
- Prescription Drug and Pharmaceutical Injuries
- Insurance Bad Faith and Wrongful Denial of Insurance Benefits

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FREE INJURY LAW FIRM ALERTS:

DO YOU HAVE OTHER AREAS OF INQUIRY? Feel free to contact us. We have these other information alerts:

- Health problems Linked to Asbestos Exposure
- How Much Do You Really Know About the McDonald’s Case?
- Health Problems Linked to Ancure Abdominal Aortic Stents
- Three Types of Insurance that You Need to Know About
- You Have Just Been in an Accident – Now What? (13 Must Know Facts)
- Eleven Facts You Need to Know About Auto Insurance

If you have a question, and we do not have an Alert, we still may have an answer.

Questions, Comments, Suggestions? I would be happy to hear from you, and you can reach me at:

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