

Provided by the **Law Offices of Steven M. Sweat, APC**
Dedicated to fighting for the rights and justice of those injured due to the fault and negligence of others

The Los Angeles **PERSONAL INJURY** Guide



Law Offices of
STEVEN M. SWEAT
A PROFESSIONAL CORPORATION

Table of Contents

Introduction	1
Situations That May Require A Personal Injury Attorney	2
When the accident's circumstances were complex	3
When You're Seriously Injured	3
When there's a dispute about liability	4
When is hiring an attorney worth it?	5
Post-Accident Checklist	6
What should you bring to your consultation?	9
Checklists	
Post-Accident Checklist	11
Consultation Checklist	12
About Steven M. Sweat, APC	13

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Introduction

It can be life-changing to suffer an injury as a result of another person's negligence or wrongful acts. Most people are unable to afford to pay for the medical bills that they may incur on top of their normal day-to-day expenses, especially if they are unable to work because of their injuries. When this happens, it is when your insurance should kick in.

If you file a claim with the insurance company on your own, you are likely to find out just how complicated the process can be. Your claim will vary depending on what kind of accident you were involved with. After filing it, you may then have to gather the evidence you need in order to support your claim. Then, an insurance adjuster may attempt to take advantage of your fragile state in order to convince you to accept an unreasonably low settlement offer. When you are dealing with an insurance company, you may have questions such as the following:

- **Do I need a lawyer?**
- **What can a lawyer do for me?**
- **How much will an attorney charge me?**
- **When do I need to hire an attorney?**
- **Do I have to do anything myself if I hire an attorney?**
- **What should I bring with me to my consultation?**

We have put together this personal injury guide so that you may better understand the answers to the questions that you might have.



Situations That May Require A Personal Injury Attorney

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Not all accidents and / or injuries require the assistance of a personal injury attorney. However, there are situations where you will stand to benefit by using an attorney to handle your claim.

1. When the accident's circumstances were complex

Not every accident will necessitate the help of a lawyer. If you choose to try to handle your claim yourself, you will put in the time and effort that is necessary in order to recover your compensation. In some cases, the compensation you might recover may not be as much as what you could have received with the help of a lawyer.

If you file your own insurance claim, you will need to be able to understand complex laws and to gather the types of evidence that may best support your claim. At the same time, you may be trying to recover from the injuries that you have received, making the legwork difficult for you to complete. If you make an error with your claim, the insurance company may dismiss it entirely.



2. When You're Seriously Injured

If you have suffered a severe injury, it may be important for you to hire a lawyer. Seriously injured people are normally entitled to greater compensation amounts than are people who suffer minor injuries. Insurance companies are still motivated to try to reduce their losses as much as possible by trying to pay you as little as they can get away with. An attorney might make the difference between your receiving a reasonable amount of compensation or not receiving what you deserve for your losses.

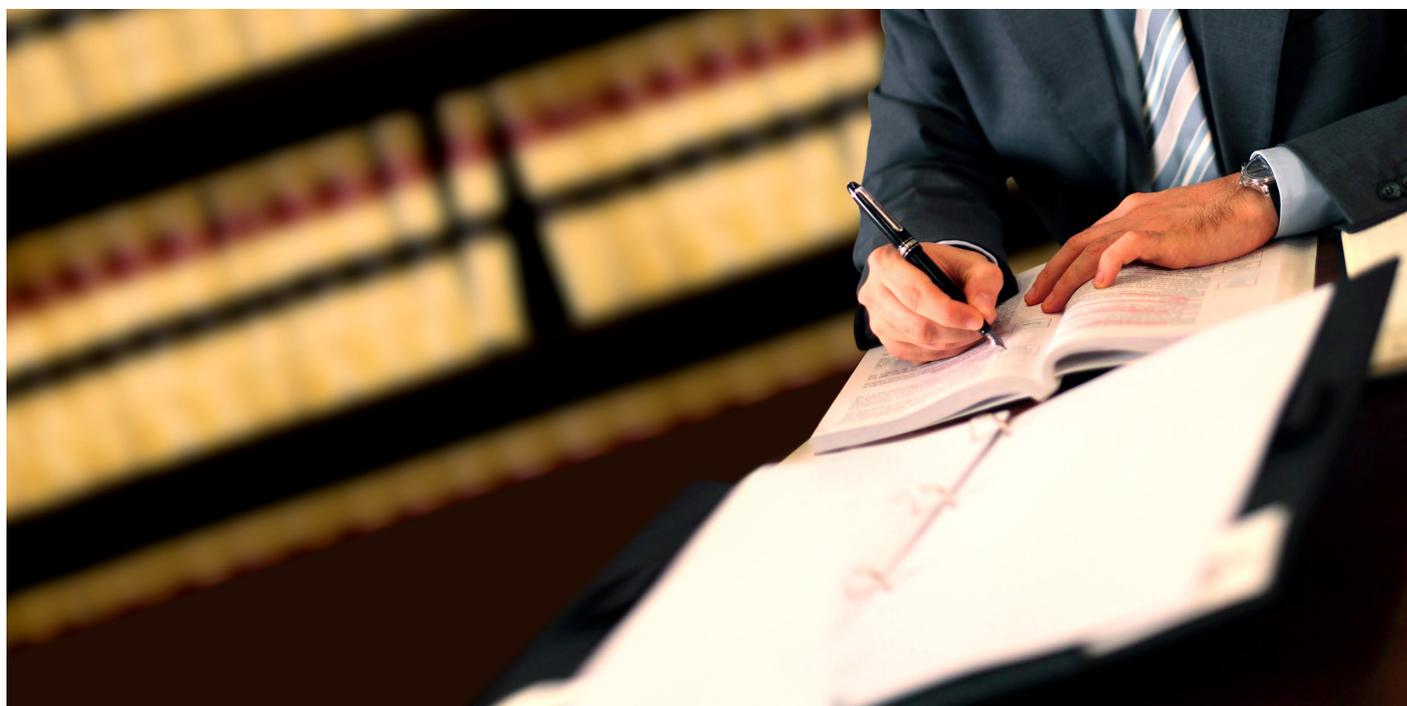


Certain factors help to determine the compensation you should receive if you have been seriously injured. These might include how long you had to stay in the hospital, the type of injury you sustained and where it occurred. You may be entitled to far more than your medical costs, including compensation for your lost earnings, your decreased ability to earn money and your pain and suffering. Calculating these damages is difficult. While lost wages and medical bills can be calculated with simple addition, potential future earnings losses and pain and suffering damages are more complex. An experienced personal injury attorney may understand how to calculate these damages so that you are fairly compensated for them.

3. When there's a dispute about liability

If you have been injured and the liability is under dispute, you might want to retain a lawyer. Liability disputes may happen with car accidents, slip-and-fall cases and dog bites. In order for you to recover, you must be able to show that the negligent or wrongful actor was at fault.

Insurance companies may refuse to compensate you, and they may also attempt to place the blame on you when liability is disputed. An attorney may help you to recover the compensation to which you are entitled.



When is hiring an attorney worth it?

When you hire a lawyer, you will have to pay his or her attorney's fees and the expenses that are incurred in order to get medical records, police reports and other needed documents that are relevant to your claim. This may make hiring an attorney unnecessary when your claim is small and doesn't involve injuries. If you were instead involved in an accident that led to long hospital stays, missed work, frequent doctors' visits or substantial property damage, your claim may be much larger. This may make the insurance company fight to avoid paying you what you deserve and make it worthwhile to consider hiring a lawyer.



You don't pay unless your attorney wins

Most personal injury attorneys offer contingency fees, meaning that you do not have to pay their fees unless they win your case. It is common for experienced personal injury attorneys to charge a percentage of your verdict award or settlement as their fees. You should make certain to ask how many cases your prospective attorney has taken to trial and what their results have been. You are going to want to find a lawyer who will be willing to fight for you in order to recover the maximum amount possible for you. A good attorney may also recommend that you do certain things following an accident in order to help prepare your case.

Post-Accident Checklist



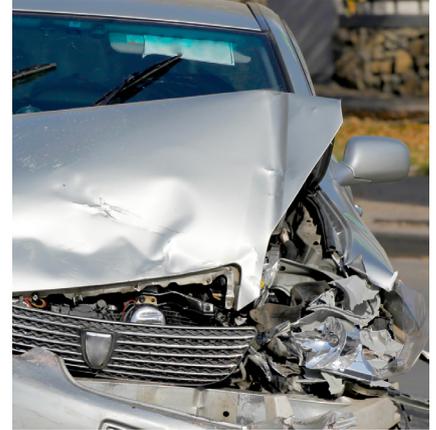
A Post Accident Checklist helps you to prepare for your lawsuit. The items highlighted here are important for you to be able to prove your case, and increase your chances of getting the result or settlement you deserve.

It is important that you do certain things after your accident in order to help prove your case and increase your likelihood of success.

Here are some some things you can do to help your lawyer.

1. Document everything at the scene

At the accident scene, try to take pictures of both vehicles for car accidents. If you were injured in a slip-and-fall, take photos of what was spilled on the floor or any object that caused you to trip. Note the time, date and location of where the accident happened as well as the contact information and names for any witnesses.



2. Go to the doctor and follow their instructions

Even if you do not think that you have been injured, go to the doctor. Many injuries do not show symptoms for hours or even days after the accident occurred. A thorough medical examination may show your injury. If your doctor recommends follow-up treatment, make certain to follow his or her recommendations and do everything that you are instructed to do.

3. Contact your insurance company

It is important for you to not wait too long to contact your company to file your claim. You are able to hire a lawyer at any point, but you should be aware that there is a statute of limitations for filing lawsuits. This means that it may be better for you to hire a lawyer very early in the process and to promptly report your claim.



Auto Insurance

4. Keep track of all evidence of loss

You should keep documentation for any losses that you have suffered because of your accident. This may include medical expenses, repair bills, time lost from work and others. If you don't keep track of your expenses, you may not be compensated for them.



5. Keep a journal of pain and suffering

There is not one prescribed way to calculate pain and suffering damages. If you keep a journal about how your injuries affect you, your daily life and your relationships, it may make it easier to calculate these types of damages.



6. Don't lie

While it may be tempting to exaggerate your injuries or to lie, it is never a good idea. You may actually harm your ability to recover damages if you are not truthful. Insurance companies are good at uncovering lies by using private investigators and other means.

What should you bring to your consultation?

Your attorney will need certain things to help him or her fight for you. It is a good idea to bring certain documents with you to your consultation so that your attorney may better help you.

1. Pictures or video of the accident

Bring any pictures of your accident and the scene with you. If there is video, try to get a copy and bring it with you as well. If you were injured in a slip-and-fall case, ask for a copy of the security camera footage. If the store will not give it to you, your lawyer may be able to get it with a subpoena.

2. Accident or police report

You are able to get copies of the police reports and accident reports that were prepared in your case. You can simply go to your local police station and request them, and they will give them to you.

3. Medical records

Bring all of the medical bills that you have received because of your accident. You should also ask the hospital where you were treated and your doctor to give you copies of your medical records from the date of the accident forward.

4. Invoices for repair estimates

Bring in all repair bills and estimates with you to your attorney's office. This can aid your attorney in determining how much he or she should demand from the insurance company.

5. Statements from third-party witnesses and their contact information

If possible, get the names and contact information for any eyewitnesses who saw your accident. If you can get statements from them, do so. Otherwise, having the contact information available for your lawyer is important so that he or she can interview them later.



6. Information of other party who was involved in the accident

If another person was involved in your accident, it is vital that you exchange information with him or her. Bring that person's information with you to your consultation.

7. Information about all people with whom you spoke at the insurance company

If you talk to people at the insurance company before you speak to an attorney, make certain to write down their names, contact information and the dates and times that you spoke with them. Your lawyer will want to speak to the people who talked to you to find out what was said.

8. Pay stubs and dates you've missed work

If your accident caused you to miss work because of your injuries, bring in your pay stubs and a list of the dates that you missed work.

9. A copy of your insurance policy

Make certain to bring in a copy of your insurance policy if your claim is made to it. This may help your lawyer to figure out the proper approach to take with your claim.

Here are the checklists for you to use more readily.

Post-accident Checklist

- Take pictures and document the accident scene
- Get a medical evaluation
- File a claim with the insurance company
- Save all accident-related expense receipts and evidence of losses
- Keep a pain and suffering journal
- Don't lie

Consultation Checklist

- Pictures or videos of the accident
- Accident and police reports
- Medical records and bills
- Repair bills and estimates
- Statements from third-party witnesses and their contact information
- Other involved party's information
- Information about anyone you spoke with at the insurance company
- Paystubs and dates of missed work
- Your insurance policy

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Our firm is devoted to helping victims of accidents in receiving the justice that they deserve for their pain, suffering and damages. We are seasoned litigators who are in it to win it.

We provide a hundred and ten percent effort and devotion to each and every client we represent. We have been tireless warriors for the cause of justice for 20 years and have received numerous awards for outstanding legal representation in the field of personal injury. Our dream team of experienced trial lawyers and litigators have successfully prosecuted bodily injury claims for hundreds of people who have suffered both physical and emotional hardship due to neglect, carelessness, recklessness and, sometimes, outright intentional wrongdoing. We know that such a calamity can put your life into a tail spin, spawning long term medical necessities, financial instability, and damage to your relationships with family, friends, and work colleagues. We look to take bad situations and turn them around by putting good people back on their feet and giving them that light at the end of the tunnel. We are in the business of improving lives for the better!

Steven M. Sweat, APC have the strategies and tenacity to represent your interests in court. We've helped hundreds of injury victims in Southern California obtain compensation for pain and suffering, lost wages and devastating medical bills.

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