



**“HEADS UP!”**  
**“Caution: if you get hurt”**

***“Whose interests are they protecting, yours or theirs?”***

This report is provided as a public service and courtesy of the Law Offices of John P. Contini & Associates, P.A. [www.JohnContini.com](http://www.JohnContini.com). Please – if you have a genuine need, feel free to seek another opinion from any victims’ rights representative, or from your family lawyer.

**Never, ever** sign forms or releases with *any* insurance carrier or its representative, adjuster or investigator, without your lawyer *first* reviewing the form or release – even if the representatives are offering you a check or settlement money;

**Do not** *spea*k with an investigator, adjuster or any representative from an insurance carrier – even your own, before consulting with your lawyer.

**Under no circumstances** should you provide any representative of an insurance company – even your own, with a “*statement*” over the phone or in person – taped or otherwise, without your lawyer present.

***Ask yourself “Why?”***

*Why* do you think your insurance company wants to take your statement before you get a lawyer?

*Whose* interests do you think your insurance company is really protecting when they press you to take your statement, yours or theirs?

Did you know that insurance companies are among the wealthiest institutions in our country?

Do you really think these insurance companies accumulated all this wealth by paying all the claims that *should* have been paid?

And as for those claims they *do* pay, are they paying the full or fair value of the claim, or as little they can get away with paying?

Did you know that a few insurance companies even employ drivers (with police scanners equipped in their vehicles), to travel your county for accidents involving one of their insured drivers? Are these insurance representatives really good Samaritans wanting to render necessary aid, or might some of them be making predatory, preemptive strikes in targeting their own insured?

***“Why are they quick to want to write you a check?”***

If an insurance company – even your own, is too quick to part with a check, there is only one question: “Why?”

Since *when* has anyone in your life been quick to part with a check?

Reality: When you’re in an accident, you’re likely in shock, traumatized, and of course, vulnerable.

Do you believe that your insurance company is your friend? For the inside scoop – and more helpful information on ALL the reasons “why” we must proceed with caution in these personal injury and wrongful death cases, check out [www.JohnContini.com](http://www.JohnContini.com)



***“lawyer-up!”***

Bottom line: Hire a competent attorney to protect your rights and your interests.

Is your lawyer a *trial* lawyer, or is he or she a *settlement* lawyer who has not tried cases all the way to jury verdict?

Does your lawyer have a reputation for settling cases for short money – perhaps to avoid going to trial ... to lock in his or her contingency fee?

***“Get medical attention asap!”***

If you are in pain after an accident, get immediate medical attention. Do not wait days, as two things then happen: first, your injuries could and often *do* get worse as a result of neglect or lack of medical attention and treatment; and secondly, it will be difficult for insurance adjusters and jurors to later believe that you were, in fact, seriously injured. Bottom line: Your claim, however meritorious, will be perceived as *less* valuable.

You may not know the seriousness or extent of your injuries, given the reality that you may be in shock from the accident. The shock may mask more serious injuries. When you are no longer in trauma and shock, you will often experience increased pain. The applicable principle here: “*When in doubt, check it out.*”

***“Tell the whole truth to the docs!”***

Never tell the nurses or doctors that you are “OK,” if in fact you are not! Seems simple enough to assume that anyone would know this, but quite often people unwittingly minimize the extent of their pain and injuries when answering questions by doctors; and then they later describe defensively how it was that they were *really* in pain, and yet they didn’t want to come across as a whiner or complainer; and:

It is this same phenomenon that causes some injured people at crash scenes to decline emergency medical treatment, EMS services of paramedics, ambulances and transport to hospitals; but then within hours of being home and in excruciating pain – suffering then the effects of the serious bodily injuries, the same injured people will have a family member or friend belatedly take them to the emergency room;

The effect of the delay: The injuries are often exacerbated by the passage of time and the medical inattention and neglect; and from a case value standpoint, the delay in the self reporting of symptoms will often appear to adjusters and even jurors as embellishment – as though the belatedly described pain is exaggerated.

Never lie or omit the *whole* truth when asked about previous accidents or preexisting injuries or medical treatment. For the inside scoop - and more helpful information on ALL the reasons "why" we must proceed with caution in these personal injury and wrongful death cases, check out [www.JohnContini.com](http://www.JohnContini.com)

***“Call us anytime to have your questions answered”***

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Feel free to call our offices today @ 954.766.8810 for a complimentary consultation – no expense to you. Send me an email if you prefer: [john@jpcontini.com](mailto:john@jpcontini.com). I will be more than happy to sit down together and answer all your questions. Wishing you the absolute best, I am,

Sincerely,

John P. Contini

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