

Frequently Asked Questions and Answers  
**GREGORY AND ASSOCIATES – TRIAL LAWYERS**

**(816) 331-8767**

[www.badlyinjured.com](http://www.badlyinjured.com)

PLEASE NOTE that this form does not create a lawyer-client relationship. Each case is evaluated on its own merits and you should seek independent advice of a lawyer. You can always call me at 816.331.8767 or email me at [kctryit@earthlink.net](mailto:kctryit@earthlink.net) for more detailed information, or for a more personalized assessment of your particular situation. But in general, there are common questions many people have, and I want you to know your rights. So I have tried to answer below some common questions people have and my usual answers in most situations. But I'll repeat: situations vary and you should seek the advice of an experienced attorney.

**What Can I Do Right Now to Protect Myself?**

Evidence matters, and it can disappear very quickly. If you have been in a car wreck, go to the scene and take photos or videos of it as soon as you can. If you are too injured to do so, have a close friend or family member do it for you. Take photos or videos of the damage to any motor vehicles involved. If there are skid marks, and you can do so safely, measure those skid marks or have a friend do so. Put a tape measure up to them and photograph them so the length of the skid marks is documented in photos later, if you can.

If it is not a car wreck, but something such as a slip and fall, take photos of the condition or event that injured you before it changes. However you were injured, document how that injury occurred, with photographic or video evidence, as soon as possible.

Get the names and addresses of any witnesses, as soon as you can. Then get them to a lawyer as soon as possible. That lawyer can hire an investigator to take statements of witnesses before stories change or memories fade.

**DO NOT TALK TO ANY REPRESENTATIVE FOR THE INSURANCE COMPANY OF THE PARTY WHO INJURED YOU.** They are not your friends. They can and they will distort what you say. If you make an admission that harms

your case, they will use it against you. If you say something that helps your case, they will ignore that and assume you are saying it to help your case, not because it is true. It is almost always a no-win game with them. **DON'T TALK TO THEM.** At least, don't talk to them without talking to a lawyer first.

You can always call Lyle Gregory at (816) 331-8767 or email him at [kctryit@earthlink.net](mailto:kctryit@earthlink.net).

Next, gather up your medical bills and records as best you can. Make a list of where you went for medical treatment. Take photos of any injuries. If you are in the hospital, have someone take photos or a video of you while you are still there, to document your injuries and your experience while in the hospital.

And then call a lawyer. I can be reached at (816) 331-8767 or emailed at [kctryit@earthlink.net](mailto:kctryit@earthlink.net).

### **How Can I Get My Car Fixed?**

Many times, after a car accident which is not your fault, you may have damage to your vehicle which you need to get fixed. The best way to do that is to gather estimates of the repair bills to show the damage, and a copy of a police report to document your claim that another party caused that damage through carelessness, and submit it to the insurance company of the responsible party.

The other side's insurance company will usually try to "negotiate" with you. That's a nice way of saying they may try to low-ball your case and pay less than full value for your car. If they do that, and you have full coverage insurance, then submit the estimates to your own insurance company and ask that they pay full value. Your insurance company will then turn around and negotiate with the insurance company for the at-fault party to recover not only the money they paid out but also as much as possible of the deductible that you may have paid to your own insurance company.

**DO NOT GIVE THE INSURANCE ADJUSTER ANY STATEMENT ABOUT THE WRECK IN AN EFFORT TO GET YOUR CAR FIXED. TELL THEM THEY CAN READ THE POLICE REPORT, AND IF THAT'S NOT GOOD ENOUGH, THAT YOU'LL HAVE A LAWYER CONTACT THEM FIRST.**

And then call a lawyer. I can be reached at (816) 331-8767 or emailed at [kctryit@earthlink.net](mailto:kctryit@earthlink.net).

## **What About Medical Bills? How do I Get Those Paid?**

Medical bills can be paid in any number of ways, and the best way to get them paid can vary depending on circumstances. Sometimes, insurance policies in Missouri include a “medical payments” provision under which medical bills incurred in a wreck can be paid by one of the insurance companies involved – preferably the other side’s but even your own if necessary. Of course, the amount they have to pay in that situation will be governed by the “limits of liability” of the medical payments insurance – that is, by the amount of insurance paid for.

Other times, medical bills can be paid through private insurance, or by government-subsidized programs such as Medicaid or Medicare.

The best way to get medical bills paid can vary tremendously and needs to be looked at by an experienced lawyer who knows the insurance coverages available and your particular situation.

So call a lawyer. I can be reached at (816) 331-8767 or emailed at [kctryit@earthlink.net](mailto:kctryit@earthlink.net).

## **Is There Anything Else I Should Not Do?**

Yes. I’ve already mentioned, above, that you should never talk to an insurance adjuster without talking to a lawyer first. **YOU ALSO SHOULD NEVER SIGN ANYTHING WITHOUT HAVING A LAWYER REVIEW IT.**

Another thing many people overlook is the impact “social media” can have on a case. It is becoming increasingly common for lawyers who have chosen to spend their careers working for America’s insurance industry and other powerful companies to try to get ahold of all of your postings on Facebook, MySpace, Twitter, or other similar social media platforms. They do this to see if you have mentioned your injury or how it might have occurred. They are looking for evidence they can use against them. Don’t give it to them. Make sure you do not mention your injuries or how they happened on any of these social media sites, because they can and will be accessed by the other side.

And there can be other, more case-specific, things you should not do too. To get more personalized advice, you should call a lawyer first. I can be reached at (816) 331-8767 or emailed at [kctryit@earthlink.net](mailto:kctryit@earthlink.net).