FARAH & FARAH®

Personal Injury Legal Process



By Eddie Farah, Attorney At Law

TIMELINE FOR A TYPICAL INJURY CASE

Client hires FARAH & FARAH PERSONAL INJURY ATTORNEYS

Attorneys and staff communicate with the insurance company and its claims adjuster. Issues regarding coverage, policy limits and benefits are covered.

Client is kept informed and receives copies of all correspondence.

Client's insurance coverage is evaluated for benefits like Personal Injury Protection (PIP), Uninsured and Underinsured motorist coverage.

If premises claim like slip & fall, this section is not applicable.

Necessary documents filled out and bills submitted for payment.

If applicable, MediCal, Medicare and military agencies put on notice of cliaim.

Property damages resolved. Rental car expenses, loss of use and other damages included.

If premises claim like slip & fall, this section not applicable.

Client's condition and timeline for recovery provided.
An impairment rating may be obtained after client is released from treatment.

Medical providers confirmed with client. Medical treatment records, billing and lost wage information obtained.

Begin negotiations with the claims adjuster and/or the insurance company's lawyers.

Accident reports, photos and witness statements gathered. Investigators and experts hired as needed.

Check with client regarding treatment status a minimum of every 30 days.

Settlement demand package prepared and sent to the claims adjuster to start settlement negotiations.

Client accepts the insurance company's final offer.

Settlement documents received, reviewed and sent to the client for approval. Signed documents returned to the insurance company to process settlement.

Disbursement is prepared for client's review and signature.

Liens and outstanding medical bills negotiated down to increase client's net recovery.

Check from insurance company deposited to trust account.

Disbursement is prepared for client's review and signature.

Client rejects the insurance company's fiinal offer.

Litigation process begins

Mediation

Jury trial

YOUR RECOVERY IS OF PRIMARY IMPORTANCE

You should immediately seek treatment for your injuries and begin the healing process. Treatment may include physical therapy, surgery, chiropractic, massage, alternative medicine, etc. As treatment progresses, document physical complaints, expenses, lost income, changes in lifestyle and results of treatment.

Client is released from treatment and has reached Maximum Medical Improvement (MMI). An impairment rating may be obtained. Changes in the law which may affect client's case are constantly monitored.

What Farah & Farah can do for you:

- Educate and teach you about personal injury claims.
- Manage all aspects of the claim.
- Keep you updated on all aspects of the case.
- Open claims with insurance agencies. Help get a rental car. Maintain all communication with insurance adjusters.
- Attorney present for all recorded statements given to insurance company.
- Assist you with resolution of property damage claims like vehicle repairs, total loss evauation, loss of value of vehicle after repairs, rental car and other items damaged.
- Perform investigation of your claim, such as gathering all documented reports, witness statements, photographs and physical evidence.
- Identify all responsible parties.
- If necessary, do an investigation as to responsible party's ability to pay recovery.
- Coordination of all health insurance policies and benefits.
- Gather written records and documents to support bodily injury claim, including medical records, medical billing and out of pocket expenses.
- In person meeting with your doctors to fully understand your injuries.
- Prepare case for demand and settlement negotiations.
- Provide you with opinion of settlement value of case and explain the basis for that opinion.
- Conduct settlement negotiations in effort to resolve claim.
- Confirm medical billing, liens and outstanding expenses owed.
- File your case in court.
- Take your case to trial if necessary to obtain a maximum recovery.

What you can do for yourself:

- Ask questions if you don't understand the process.
- Maintain contact with the Farah & Farah's legal team.
- Diary your day to day complaints, injuries, change in lifestyle and improvements.
- Seek treatment for injuries and focus on healing.
- Be honest with treating doctor about your injuries and symptoms.
- Reveal all of your complaints of pain, discomfort and difficulties to your doctor.
- Make a list of all doctors, hospitals and therapists who have treated you.
- Notify us when you have completed treatment for your injuries.
- List prescriptions and medicines you have taken.
- Retain receipts for expenses you incurred as a result of your accident, such as prescriptions, extra help at home, costs of transportation, lost income, etc.
- Take photographs of all your bruises, cuts, lacerations, scars, casts and bandages.
- Give legal team a copy of all documents received in the mail, such as health insurance information, letters, etc.
- Don't communicate with anyone on the facts of your case and don't give a statement to insurance companies.
- Let us know about changes in your life, changes in medical condition, address, phone number, etc.

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800.500.5555