



SOME HELPFUL SUGGESTIONS CONCERNING PERSONAL INJURY CLAIMS

The following is a list of suggestions we have compiled over the past several years. It has been our experience that these tips can help you achieve the best outcome possible for your case. Please read them carefully.

- Please do not discuss the details of your accident with anyone other than the members of your immediate family. Things you say could be interpreted by other people in many different ways. Anyone who seeks to obtain information from you may represent the insurance company for the other side, and any information you disclose may harm your claim. Tell anyone who tries to get information from you that you have been advised by your attorneys not to talk about the claim.
- A representative from the other parties' insurance company may contact you and attempt to discuss the details of the claim with you. You should tell him or her to call us. You should then contact our office immediately.
- Please maintain a file folder where you can keep all information you receive concerning your claim. This will be an important reference for you.
- We have found that keeping a diary of events as they occur can be very helpful when you are asked to describe your injuries and the problems they have caused you. The diary should be kept on a daily basis. It should include notes about the following:
 - the pain you experience;
 - visits to doctors' offices;
 - the dates of any physical therapy;
 - the dates on which you are able to stop using such medical devices as neck collars, crutches, braces, canes, etc.;
 - the number of pain pills you take each day;
 - dates when you were able to resume doing things that were not possible during your early recovery; and
 - all other details pertinent to your medical condition.
- During the course of our work for you, we will handle many routine legal matters which do not require your personal involvement. That is one of the benefits to you of employing us to handle your claim for you. We do not make it a practice to call you or advise you when these routine things occur for two reasons: first, you should not be burdened with most of the detailed matters we are working on for you; and, second, it would take away valuable time that we need to work on your claim. If you do not hear from us for an extended period of time, rest assured that this is normal. Keep in mind that we will promptly advise you of any significant developments regarding your claim. We also will send you copies of all important documents. Of course, you should always feel free to contact us when you have a question or concern.

Tennessee Office:
5214 Maryland Way, Suite 402
Brentwood, TN 37027
(615) 376-2600 Voice
(615) 345-6009 Facsimile

Indiana Office:
201 E. Main Street
Madison, IN 47250
(812) 274-0441 Voice
(812) 273-2329 Facsimile

Kentucky Office:
719A Dishman Lane
Bowling Green, KY 42104
(270) 781-7500 Voice
(270) 781-7533 Facsimile

- Please do not discard the containers of any drugs prescribed by your doctors. They may be helpful later because they can make excellent visual aids to demonstrate the severity of your injuries.
- Please faithfully follow the advice of your doctors. Aside from the fact that this will bring about your recovery, it also will prevent the other parties' insurance company from claiming that some of your medical problems were caused by your failure to follow doctors' orders. It is also best to avoid consulting with more doctors than are necessary. Never exaggerate your symptoms.
- Please promptly send all medical bills and prescription receipts to us. We will keep copies for your file and send the bills to your insurance company for payment.
- The unexpected expenses and possible loss of income resulting from the accident may create difficult financial burdens for you. We will be happy to write letters to any of your creditors explaining your situation and advising them of your intention to pay at the earliest possible time. We have found that many creditors understand these circumstances and will be patient.
- Unfortunately, accident claims often seem to move slowly. We wish it weren't that way. But, until you have fully recovered from your injuries, or you have otherwise stabilized, it is unwise to attempt to settle your claim. For that reason, it may be necessary for you to be very patient while waiting for the proper time for us to get the best possible settlement for you.
- In most cases, we are able to settle accident claims through negotiation - without lawsuits. In some cases, however, the insurance company disagrees with us and you regarding the value of your claim. In these situations, it is necessary for us to file a lawsuit to force the insurance company to make a better offer. The vast majority of these lawsuits are settled without the need for any appearances in court.
- If we must file a lawsuit on your behalf, it may be necessary for you to complete written answers to questions sent to us by the other parties' insurance company. These questions are called interrogatories. We also will send interrogatories to them to answer. It is important that you cooperate fully with us in answering these interrogatories completely and truthfully.
- Again, in the unlikely event that we must file a lawsuit, it is possible that you will be asked to answer questions in person about your accident. This is called a deposition. It is a simple matter, and we will personally prepare you for it and be present with you while it occurs.

The purpose of this handout is to give you an overview of what may happen with your claim over the next several months. Remember that every claim is different, and that what may have happened in connection with another person's claim probably has little, if any, application to your situation.

If you have questions after reading these suggestions, please schedule an appointment (telephone conference, video conference or office conference) and we will be happy to speak with you. It is always appropriate to send us an email (Brian@CSAFirm.com) or a text message (270-320-7500).

Thank you for the confidence you have placed in Crain|Schuette Attorneys.