


7 Secrets

Your **Insurance** Company

Doesn't Want You To Know...



*Wouldn't You
Like To Know
What You Are
Entitled To As a
Victim of a Car
Accident?*

M.Weiss & Associates, P.C.

THE **7** SECRETS YOUR INSURANCE COMPANY DOESN'T WANT YOU TO KNOW...

Please share this report with your friends and family. If someone you know has been in a car accident, they will thank you for sharing this information with them.

M. Weiss & Associates, P.C. is a law firm that loves helping people just like you that were victims of a car accident.

We may be able to:

- **Get Your Medical Bills & Lost Wages Paid**
- **Get Your Car Fixed**
- **Get You a Cash Award for Your Injuries**

The FREE REPORT that you are reading contains some of the most valuable information on the subject of what you are entitled to as the victim of a car accident. Up until now, we have only shared this information with our clients. Too many people like you get taken advantage of by insurance companies... so we wrote this free report.

We are also including the answers to the most frequently asked questions that we receive from our clients. We are certain that you will be surprised once you see the answers to these questions. There are many misconceptions people have when it comes to dealing with insurance companies and what they are entitled to when they have been in a car accident.

In addition to this free report, we are available to answer any questions you might have about your car accident. The smartest thing anyone can do after an accident is to consult a personal injury lawyer, so feel free to call us with any questions you might have regarding your recent car accident.

The toll free number is **1-800-424-2233**.

Throughout this report you will also get to read what some of our satisfied clients have to say about how we were able to help them. These clients were really happy with the service they got from our Firm and the money we got for them.

We want to help you too, so let's get started!

There are 7 secrets that we would like to share with you...

SECRET #1

Did you know that in most circumstances, your insurance company must pay up to \$250,000 of your accident-related medical bills?

New Jersey is a “no-fault” state. That means that in most circumstances, regardless of who was at fault for your accident, your insurance company will cover the majority of your accident-related medical bills. This enables everyone injured in a car accident to get medical treatment right away. Not everyone has the same coverage, so check your policy’s declaration page for the type and amount of medical coverage you purchased.

Feel free to call us at (800) 424-2233 to talk about your policy or fax it at (732) 418-9115 so we can review it. We will call you back to advise you exactly how much accident-related medical coverage you are entitled to.



\$407,000.00 Settlement

“My attorney got me a total of \$407,000.00 on my accident case. They met my needs, they returned my calls and they were sympathetic. I’d recommend them to anyone!” - Melyssa M.

**Did you know that in most cases
your collision deductible can
and will be refunded to you?**

**SECRET
#2**

Most people purchase collision coverage for their cars, but are reluctant to use that coverage when they are involved in an accident because of the dreaded deductible. Your insurance company would prefer and often manipulates you into getting the other car's carrier to pay for your property damage. Your adjuster will remind you that you have a deductible and that its coming "out of your pocket" if you get the car fixed with your insurance. Your insurance company will forget to mention that: it will take much longer to set up a claim and get your car fixed by the other car's insurance; and that your deductible will be reimbursed, usually within 4-6 weeks. You'll also save on storage fees. So, if you were not at fault for the accident, your car will be inspected and repaired faster by going through your insurance company and you'll get your deductible back reasonably soon.

Call us to discuss your situation. We can be reached by calling
1-800-424-2233.

\$75,000.00 Settlement

"My case was settled in a very short period of time... My case was handled very quickly and I was quite pleased with my settlement of \$75,000.00" -Angela H.



SECRET #3

Did you know that in many cases you don't need to be seriously injured to collect money from an accident?

Since, under most circumstances, your insurance company is required by law to pay your medical bills, your own insurance representative will try to convince you not to pursue a claim for bodily injuries. The idea is that if you don't get a lawyer and make a claim, you probably won't treat with a doctor and your insurance company gets to save money. You will be told that you can only make a claim if you suffer serious or devastating injuries. In New Jersey, there are several factors that determine what type of injuries you can make a claim for.

We suggest that you call us toll-free at (800) 424-2233 to discuss your accident-related injuries and your medical treatment. We'll tell you if the type of injuries you sustained are the kind that makes a strong case and if we think we can recover money damages for you.



\$35,000.00 Settlement

"It filled my heart with joy. I never expected to get \$35,000.00 for my injury - I am so satisfied and pleased with what you have done for me!" - Winston E.

**Did you know that the law
makes it easier to collect
money if you were injured by a
commercial vehicle?**

**SECRET
#4**

One of the factors that make it easier to collect money from an accident is if you were injured by a commercial or livery vehicle (for example, a taxi, a construction vehicle, an 18 wheeler or a delivery van). The lawmakers of our State recognized that commercial vehicles are usually bigger and heavier than regular passenger cars. As such, they can cause a lot of damage when not operated carefully. In order to encourage the owners and drivers of commercial vehicles to drive more carefully, a law was passed that makes it easier for people injured by a commercial vehicle to collect money. Even a minor injury caused by one of these types of vehicles is a potential case.

Give us a call toll-free at (800) 424-2233 to talk about it.

\$114,030.07 Settlement

"They are very honest helpful and caring! The law firm has been very reliable and I'd recommend them to anyone that has been in an accident." - Mallory M.



SECRET #5

Did you know that in many cases, if you were injured in a hit & run accident or by an uninsured car you could still collect money from your insurance company?

In most circumstances, people injured in hit and run accidents or accidents with an uninsured vehicle can collect money from their own insurance company. The majority of auto insurance policies in New Jersey have a separate endorsement call Uninsured Motorist coverage. That means that if those responsible for your injuries are unidentified or uninsured, your insurance is required to come to your rescue and pay you for the value of your injuries. Your insurance company may conveniently “forget” to mention this fact, but it’s your right and you’ve paid for that type of coverage and protection. You bought the coverage. Why not use it?

Call us toll-free at (800) 424-2233 to talk about how we can help you in this situation.



\$65,000.00 Settlement

“My insurance company didn’t want to pay or help me through the difficult times I was having but thanks to M. Weiss & Associates - they won my case at trial and got me a judgment of \$65,000.00” - Yadira L.

Did you know that there are several ways to collect money from an insurance company even if you have the Limited Right to Sue?

**SECRET
#6**

[This is probably the biggest secret that “they” don’t want you to hear.]

First of all, if you chose the Limited Right to Sue on your auto policy, don’t feel bad. You have a lot of company. Estimates range that between 85%-92% of New Jersey insureds are in your situation. Just because you chose the Limited Right to Sue does not mean you cannot pursue a claim for an injury that may seem minor. The Limited Right to Sue is indeed a limitation, but it’s definitely not a roadblock to presenting a claim and ultimately recovering money damages. New Jersey law states that there are several types of injuries that overcome the Limited Right to Sue. They are:

- Death;
- Significant disfigurement or scarring;
- A displaced fracture;
- Loss of a fetus;
- Loss of a body part; and
- A permanent injury.

The last one, permanent injury, is where we are very successful in convincing insurance companies and juries that our clients overcome the Limited Right to Sue. It can be any type of injury that your doctor says is permanent. It could be an achy neck or back, a stiff shoulder, jaw pain, chronic headaches, or something else.

Call us toll-free at 1(800) 424-2233 to discuss how you've been injured and we'll give you the straight talk about whether we think you can overcome the Limited Right to Sue.

**Call us today at
1-800-424-2233**

**Insurance companies are NOT
your friends - even your own
insurance company.**

**SECRET
#7**

Your insurance agent or adjuster may be all smiles and offer you great coverage for discounted rates. They are very good at collecting your monthly premiums. They promise you the world, telling you that they “have your back” if you ever get involved in an accident. They advertise that they have “good hands” and that they are like “good neighbors”.

The truth is, the moment you report a claim - they go into damage control.

- They worry that you will avail yourself of the coverage that you paid for.
- They try to discourage you from making a claim or enjoying any of the great coverage that they sold you.
- They look to cut off your benefits and look for technicalities to avoid paying your deserved benefits.

If you have an accident, be very wary of what you say to any insurance representative – even your own. Better yet, get your own representative. LET US BE YOUR REPRESENTATIVE.

Call us toll-free at (800) 424-2233 and we'll give you our honest and unbiased opinion of what you are entitled to. Then we'll help you get it.



\$50,000.00 Settlement

"If I ever need a lawyer again - I go straight to M. Weiss & Associates and nobody else... I have had dealings with other lawyers but M. Weiss & Associate is the best I have ever seen!" - Eleanore G. & Tommy G.

FREQUENTLY ASKED QUESTIONS

Q: Do I need a lawyer to have an accident claim?

A: No, a lawyer is not required, but is certainly recommended. We would not advise dealing with seasoned insurance representatives without legal assistance. That would be like going to an IRS audit without your accountant.

Q: How does a lawyer get paid for representing me in an accident claim?

A: Our firm gets paid on a contingency fee. That means that we only get paid if we win money for you.

Q: If the accident wasn't my fault, why does my insurance company have to pay my medical bills?

A: New Jersey is a "No-Fault" state. This usually means that regardless of who caused the accident, your insurance company is obligated to pay the majority of your medical bills. This makes it much easier to get immediate medical treatment for your accident-related injuries.

Q: What's the minimum amount of liability insurance available in NJ?

A: In most cases, the minimum amount of liability insurance available in New Jersey is \$15,000/\$30,000. That means that the total amount of coverage is \$30,000 with no single claimant being able to collect more than \$15,000.

FREQUENTLY ASKED QUESTIONS

Q: What happens if I get hurt by a hit and run driver or an uninsured driver?

A: The majority of auto insurance policies sold in New Jersey have a separate endorsement for Uninsured Motorist benefits. That means if you are injured by an uninsured or unidentified driver, your insurance will cover your claim for injuries.

Q: Can I go to any doctor I choose for treatment?

A: If you chose to have your auto insurance as the primary coverage for your accident-related medical bills, you can go to any doctor for treatment of your injuries.

Q: Who pays my medical bills – my health insurance or my auto insurance?

A: That depends on which of those coverages you designated as primary when you bought your auto insurance.

Q: What's the Limited Right to sue? How do I know if I have it on my policy?

A: The Limited Right to Sue or Verbal Threshold is a type of coverage which makes it more challenging to recover money for injuries after an accident. You can check if you have that limitation on your policy by reviewing your auto insurance declaration page.

FREQUENTLY ASKED QUESTIONS

Q: Can I have a case if I've been injured before?

A: Yes. You can make a claim for any injuries, even an injury that you have suffered prior to your accident.

Q: What happens if my accident occurred while I was working?

A: If injured while working, you may also have a Workers' Compensation claim. This is different than a simple accident claim. It is also possible to have both types of claims at the same time from one accident.

Q: What percentage of my settlement is deducted as lawyers' fee?

A: In New Jersey, lawyers charge one-third, or 33 1/3% of the amount recovered after expenses.

Q: If I settle my case, can I reopen it later if my injuries get worse.

A: No. A claim for injuries cannot be re-opened if you settle it. (Under certain circumstances, work-related accidents can be reopened).

FREQUENTLY ASKED QUESTIONS

Q: How long do I have to decide if I want to pursue a claim for bodily injuries?

A: In New Jersey, under most circumstances, people injured in accidents have two years to file a lawsuit to pursue their case. There are exceptions, so please seek legal advice about your specific circumstances.

Q: Can I still pursue an injury case if I did not go to the emergency room after an accident?

A: Yes. There is no requirement to go to the emergency room and no deadline within which to begin your accident-related medical treatment.



\$30,000.00 Settlement

"I consulted with two other attorneys but decided to hire M. Weiss & Associates. They were always precise and up to date and they did excellent work in a very short time!" - Dr. Marton T.

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The attorneys at **M. Weiss & Associates, P.C.** are licensed in the State of New Jersey. We are affiliated with law firms in other states and do represent clients in serious injury matters throughout the United States. If an action necessitated being filed in a State other than New Jersey, we will enlist a local co-counsel to officially file the lawsuit, and then obtain permission from that State’s Court system to appear in its courts. Our main offices are in New Brunswick, Middlesex County, New Jersey.

DO NOT WAIT to consult a personal injury attorney or New Jersey accident lawyer. There are strict time limits within which specific procedures must be accomplished in order to preserve legal rights. Some time limits are very short (six months or less). If the applicable time limit expires before the appropriate action is taken, rights may be forever lost. You can contact us by calling us toll-free: 1-800-424-2233

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