

## **If You Have Been In An Accident, Do You Need A Lawyer?**

If you have been in an accident, whether at work, in an automobile or under some other circumstances, you may be wondering if you need to seek the advice and counsel of an attorney. On one hand there are the advertisements by lawyers on television that insist that you need their help to protect your rights. On the other hand, the insurance company that is handling your claim may insist that they are doing everything necessary for your interest and health. Who should you believe?

In most cases it is advisable to seek the counsel of an attorney. Even if you do not end up hiring him or her to represent you, it is a good idea to at least consult with them to make sure that you understand all of the legal repercussions of your injury. Many times, certain laws or rights maybe unknown to you, or worse, the insurance company may not willingly inform you of all of your rights.

In order to get what you deserve and need from any accident settlement, it is important to follow a few standard guidelines. First, as soon as possible after the accident, even if you think it might have been your fault, you need to at least seek an initial consultation with an attorney. Although you may feel as though you cannot afford legal help, it can be more costly to ignore your case or try to process it alone. Through an initial consultation a lawyer can help you determine whether you even have a case, who is at fault if you do, what actions can be taken and advise you about any time limits you face before your case would be invalid. It is also a good idea to speak with a lawyer before speaking to anyone else about the case. This includes any one at your place of employment, the other party's insurance companies and their lawyers.

By deciding not to retain a lawyer, you could also be losing out on money that you will need in the future. For example, if the other party's insurance company states that they will pay your medical bills, you may feel as though that is fair. But what happens if any of the symptoms come back after your initial treatment? Since you have already settled with the insurance they are not likely to come back and pick up the tab for further medical or hospital bills. Another disadvantage to settling with an insurance company without first speaking to a lawyer is that in some cases you may not notice or feel the consequences of your injuries until months after the accident. In these cases, lawyers are experienced enough to know what the long-term effects of certain injuries can be and they can help to protect you from future financial problems due to medical issues or setbacks.

In the case of an automobile accident, it is always a good idea to retain the services of an attorney, even if you were the only party injured in the accident or if you feel that the accident was definitely your fault. Many times what victims of an accident say at the time of the incident will change once they have had a chance to talk their attorney, insurance company or even friends. In order to protect yourself from further fault, you should hire an attorney to defend you against any false claims.

In the case of a work related accident you should always seek legal advice. Most workmen's compensation cases are very complex and the outcome of any trial could greatly affect your future workload and financial security.

Any other type of accident that does not fall under these guidelines should also be taken to a lawyer, at least for an initial review. Only an attorney can tell you for sure if legal representation is necessary in your case.