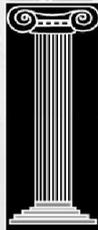


How to Survive A Personal Injury



**Krueger &
Hernandez SC**
Attorneys at Law

You're First and Foremost With Us!

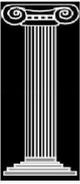
www.KH-LAW.net

2ND STREET PROFESSIONAL OFFICES | 123 SECOND STREET PO BOX 41 | BARABOO WI 53913 | PH 608-356-3961 | FAX 608-356-2008

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ONE MAGNIFICENT MILE | 980 NORTH MICHIGAN AVENUE STE 1400 | CHICAGO IL 60611 | PH 312-988-4830

590 MADISON AVENUE | NEW YORK CITY NY 10022 | PH 212-521-4192



Krueger &
Hernandez SC
Attorneys at Law

Thank you for requesting a copy of *How to Survive a Personal Injury*. If you, a loved one, or a friend have been in an accident; I am sorry. Maybe you are simply taking precautions to protect yourself in the event you are in an accident or injured by other means. Regardless of the reason for your request, it is my hope that the information provided in this booklet will be of assistance.

Please review the material in this booklet. If you have any questions, concerns, or comments, please do not hesitate to contact me. We do not charge for our initial consultation, so there is no cost or obligation to speak with me. Should you choose to retain us, you will probably choose to pay our fees on a contingency fee basis. This means you do not pay fees unless you get a recovery. Again, how we are paid in these types of cases will be discussed at our initial meeting.

Please feel free to pass this booklet to others. If you need more copies, do not hesitate to contact me. Also, feel free to gather additional useful information and resources from our web site, www.KH-LAW.net.

Thank you for your interest in our firm and we look forward to helping you very soon.

KRUEGER & HERNANDEZ SC



Mark L. Krueger

www.KH-LAW.net

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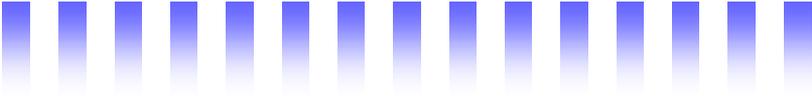
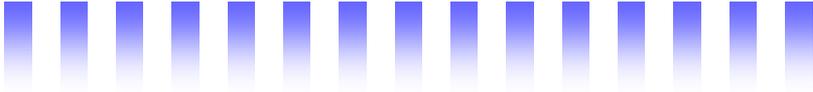


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Did You Know?

The back is the part of the body most frequently injured at work. This type of injury accounts for nearly 25 percent of all work-related injuries. Injuries to the legs, arms and hands are the next most frequent bodily injuries.



**Section
2**

WHAT IS PERSONAL INJURY?

You are first and foremost with the attorneys of Krueger & Hernandez SC.

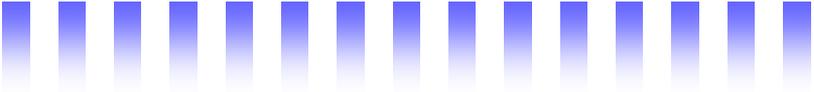
For more information about our firm and the full range of services we provide, visit our website at www.KH-LAW.net

Personal injury is the area of law that seeks to recover damages (money) for victims of physical or mental injury caused by the actions or inactions of another. A personal injury, auto accident, or wrongful death case is any type of situation where a person has been injured or killed due to someone else's carelessness.

Whenever a person is injured or killed by anyone's negligence, including that of a builder, manufacturer, or a store merchant, it is considered a "personal injury" claim.

Products liability (injury) by harmful product and slip-and-fall (injury because someone did not take care of the premises such as a walk way, isle, etc.) are types of personal injury cases.

We have been assisting clients injured by any of the above for more than 25 years. We have represented people injured as a result of the negligence of car manufacturers, ladder designers and manufacturers, bottle manufacturers, truck, car, and motorcycle accidents, as well as faulty motel stairways, and store walkways, just to name a few.



**Section
3**

**MISCONCEPTIONS REGARDING
PERSONAL INJURY**

Misconception No: 1

"I have no claim if the responsible party has no insurance."

Wrong. A good personal injury attorney can find insurance coverage for you from a variety of sources of which you are probably unaware of.

Misconception No: 2

"I am limited to recovering only the amount of the responsible party's insurance limits."

Wrong. Again, a good personal injury attorney finds multiple insurance coverages to maximize the amount of money you can recover.

Misconception No: 3

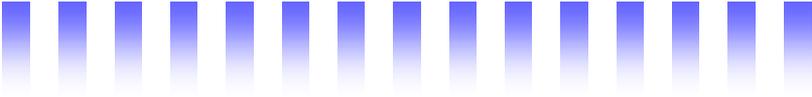
"My injuries are serious and the responsible party's insurance limits are low so the insurance company will automatically pay policy limits."

Wrong. Insurance companies make money by paying as little as possible. Their profits would not be what they are if they paid policy limits simply because the injured person is entitled.

Misconception No: 4

"There is nothing to lose if I try to handle the claim myself. If I do not think I am being treated fairly or if the insurance company does not offer enough money, I can always hire an attorney."

Wrong. Insurance companies are trained professionals and you are not. Just as you would not repair your own teeth or perform surgery on yourself, you should not try to negotiate a personal injury claim without a trained professional on your side.



Section
3

**MISCONCEPTIONS REGARDING
PERSONAL INJURY**

Misconception No: 5

“The responsible party’s insurance company will pay my medical expenses in cases where the accident was clearly caused by their insured.”

Wrong. The other person’s insurance company will want you to sign a release before they pay anything. By signing a release, you may be signing away your rights.

Misconception No: 6

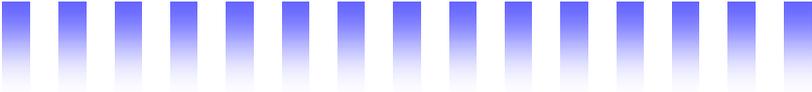
“The settlement check I receive from the insurance company will be in addition to their payment of all medical expenses and my lost wages at the time of settlement.”

Wrong. Insurance companies prefer to make one payment that includes your medical expenses. If those medical expenses were paid by your health insurance company, they may come knocking on your door in the future for reimbursement, which could significantly affect the amount of your ultimate recovery.

Misconception No: 7

“If my child, my loved one, or I are injured, we are only entitled to receive payment of our medical expenses.”

Wrong. The law provides for many areas of damages that you are entitled to if you or a loved one are injured. Those damages far exceed just the medical expenses, and often times the medical expenses are the least of your damages.



Section
3

**MISCONCEPTIONS REGARDING
PERSONAL INJURY**

Misconception No: 8

"I cannot afford to talk to an attorney to see if I have a case."

Wrong. Most experienced personal injury attorneys will discuss your case for no charge. Also, there are a variety of fee agreements available to you, one of which is a contingency fee case. In these cases, you only pay for the attorney's time and effort when you receive a settlement or jury verdict.

Misconception No: 9

"My insurance agent will give me good advice on what I should do if I am injured in an accident."

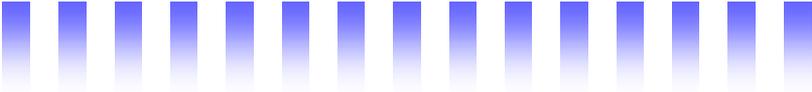
Wrong. An insurance agent makes money working for the insurance company. The insurance company makes money by paying out as little on a claim as possible. Your insurance agent, although perhaps a friend, relative, or a neighbor, is on the side of the insurance company, not yours. You need a trained professional on your side. You need a good personal injury attorney.

Misconception No: 10

"My insurance rates will go up if I hire an attorney."

Wrong. There are three givens in life. One is taxes, second is death, and the other is insurance rates never go down. Insurance rates go up for a variety of reasons. Filing a claim has little direct affect on insurance rates.

*Receive the personal attention your case deserves!
Contact us today toll free (866) 455-2993*



Section
3

**MISCONCEPTIONS REGARDING
PERSONAL INJURY**

Misconception No: 11

“My friends and coworkers have a lot of free advice so I do not need an attorney.”

Wrong. Other than helping you or your family out in a time of need after an accident, what your friends and coworkers offer for advice is of little benefit to you. However, if they recommend an attorney because of what that attorney did for them or what they are aware of, you should consider that attorney’s name. Do not hire the attorney unless you are confident and assured that the attorney will do the best job in representing your best interests.

Misconception No: 12

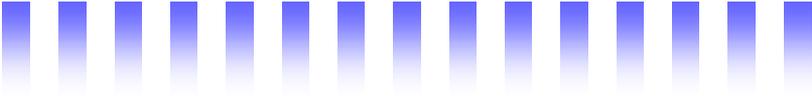
“My injuries are so minor that no attorney will take my case.”

Wrong. Although not all automobile accidents injure occupants there are many times when the extent of your injuries are unknown until weeks or months after your accident. Without talking to an experienced personal injury attorney immediately after your accident, you may tell the insurance company certain things which may prevent you from collecting compensation for your injuries at a later date. Just because you did not break any bones or have any disfigurement does not mean that your case has no value. Before you decide on whether or not to proceed with the case, make sure to speak with an experienced personal injury attorney.

Misconception No: 13

“The insurance adjuster will treat me fairly. A personal injury attorney is only looking to personally profit from my case.”

Wrong. Although personal injury attorneys have nothing against making money, often times they only make money if you recover. What many people do not understand is that the insurance adjuster gets paid regardless of what they do for you, and, to be quite frank, will probably not move up in the company as rapidly as others if they have a reputation for paying too much out in claims.



Section
3

**MISCONCEPTIONS REGARDING
PERSONAL INJURY**

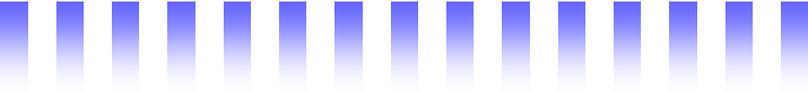
Misconception No: 14

“Personal injury attorneys are the cause of high insurance rates and clogging our court system.”

Wrong. Insurance rates are high because insurance companies are in the business of making profits. Insurance rates increase for a number of reasons, generally, totally unrelated to what a company pays in claims. Short of catastrophic losses such as major hurricane damage, tornados, etc., insurance companies take in much more in premiums than they pay out in personal injury claims.

Attorney Mark L. Krueger knows these misconceptions because he worked for the insurance industry as an insurance adjuster. He knows because he has worked for insurance companies as a defense attorney. We have personal knowledge of what makes insurance companies tick. That knowledge can be a huge benefit in getting you the maximum recovery you are entitled to.

*To schedule your FREE initial consultation with
Attorney Mark L. Krueger, call today
toll free at (866) 455-2993*

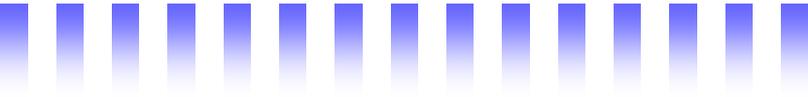


Section
4

***NINE STPES TO TAKE AFTER
AN ACCIDENT***

Any type of accident, whether it be from a car, truck, motorcycle, ATV, etc., can be a traumatic event. Your ability to think clearly may be affected by the injuries and the stress of the accident. Unfortunately, how you react to the accident and the information you obtain, may play an important role in your ultimate recovery. The following are a list of things you should try to remember in the event you are in an

1. First, no matter how slight the injury, please seek the attention of an appropriate care provider. Often times what appears to be a minor injury at the time of the accident may result in serious or even fatal injuries if they go untreated. Please make sure to get the appropriate medical attention.
2. Always contact the police to make an immediate report of the accident and also for the police to document the accident and the accident scene. If you are able to, physically, without hurting yourself, remain at the scene until the police officer arrives and cooperate with the officer in preparing an accident report. Please make sure to be aware of other drivers, passengers, or witnesses in the area. Either try to get their names and telephone numbers, or make sure you point them out to the police officer so they can gather the information and add it to the police report.
3. Make sure that you or the police officer get adequate information with respect to the other driver's insurance.

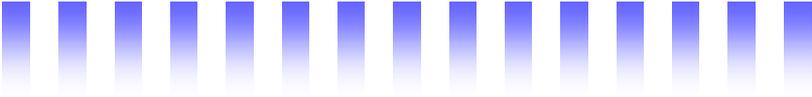


Section
4

**NINE STPES TO TAKE AFTER
AN ACCIDENT**

4. Try to visually review the scene of the accident. If you have a pen and paper available to you, make notes immediately. If not, make a mental note of the area, including the approximate distances, the weather conditions, and any other visual information such as skid marks and vehicle damage.
5. After the accident and after you have received medical attention, photograph your vehicle and any other vehicles involved in the accident, if at all possible.
6. Immediately report the accident to your insurance agent.
7. Consult an experienced personal injury attorney before filling out any insurance company documents, releases, or provide any type of written or recorded statements, even if it is your own insurance company asking the questions. Your own insurance company may end up as your adversary, depending upon how much insurance, if any, the other driver has.
8. If possible, document your injuries with photographs. Bruises and cuts heal quickly. However, a visual record can be critical at the time settlement is discussed.
9. If you are able to, either at the time of the accident or immediately after, please complete Section 6 of this booklet. This is a way of documenting the necessary evidence. If necessary, after the accident when you have recovered enough to return to the accident scene, return and complete the booklet as completely as possible.

Every year, more than 90,000 people die in the United States as a result of unintentional injuries.



**Section
5**

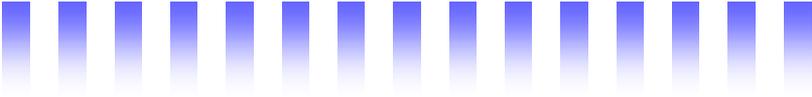
***INSURANCE COMPANIES ARE
TRAINED CLAIMS PROFESSIONALS.
YOU ARE NOT.***

Insurance adjusters are trained professionals and have learned to perform their duties that maximizes insurance company's profits. In order for insurance companies to make money, they must take in more money than they pay out. They take in money by collecting our insurance premiums and investing that money. They pay out money when they pay out claims. Remember the following about insurance companies when you sustain a personal injury. This information could be invaluable!

1. Remember, whether the insurance adjuster is friendly or frustrating, the insurance adjuster's job is to pay you the absolute minimum amount of money or none at all.
2. Your lawyer's job is to protect your rights and make sure you are fairly compensated for your losses. Do not trust an insurance company with your legal rights. An insurance company wants to make money for its stockholders. Insurance companies make money by paying you the absolute minimum.
3. Less than five percent of personal injury cases, excluding medical malpractice and products liability cases, go to trial. However, to assure that you receive fair compensation, your lawyer must prepare a case from its beginning as though it is going to trial. Insurance companies respect attorneys and law firms who prepare cases for trial and those are the cases that settle for the most money.

***Do you know what you are entitled to for
your personal injury?
Find out today!***

***Contact us today toll free at (866) 455-2993 to
schedule a FREE initial consultation.***

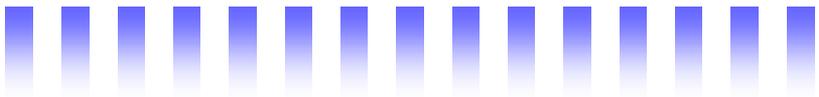


*Section
5*

***INSURANCE COMPANIES ARE
TRAINED CLAIMS PROFESSIONALS.
YOU ARE NOT.***

4. An insurance adjuster will try to settle your case quickly, prior to you seeing an attorney. The reason is that they know an experienced attorney will know what you are entitled. An insurance company does not have an obligation nor will they tell you and pay you for everything you are entitled if you do not ask. Insurance companies are responsible for many of the following:
 - ⇒ Property damage
 - ⇒ Medical bills
 - ⇒ Lost wages
 - ⇒ Cost of a rental or replacement vehicle
 - ⇒ Transportation costs to and from visits to doctors, chiropractors, physical therapists, etc.
 - ⇒ Physical or mental disabilities and emotional distress
 - ⇒ Pain and suffering
 - ⇒ Inconvenience
 - ⇒ Anguish

5. An insurance adjuster will want you to sign a Release before they pay you money. Signing a Release could result in a loss of your right to additional compensation. Don't give your rights away. If you have been injured because of another person's negligence, you are probably entitled to much more than an insurance company is willing to pay. Be sure to consult an experienced personal injury attorney before giving up your right to fair compensation.



Section
6

ACCIDENT INFORMATION

THE OTHER DRIVER

Name: _____

Address: _____

City/State/Zip: _____

Phone (home & work): _____

THE OTHER VEHICLE

Year, Make, Model: _____

Color: _____ License Plate #: _____

Registration #: _____

Registered Owner: _____

Address: _____

City/State/Zip: _____

Phone (home & work): _____

OTHER DRIVER'S INSURANCE POLICY

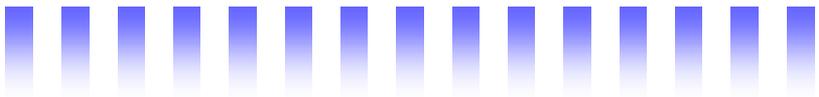
Policy #: _____

Expires: _____

Company: _____

Agent: _____

Agent Phone #: _____



Section
6

ACCIDENT INFORMATION

PASSENGER IN OTHER VEHICLE

Name: _____

Address: _____

City/State/Zip: _____

Phone (home & work): _____

Injuries: _____

WITNESSES

Name: _____

Address: _____

City/State/Zip: _____

Phone (home/work): _____

How Witnessed: _____

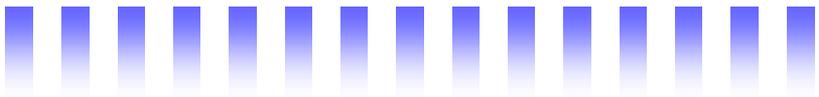
Name: _____

Address: _____

City/State/Zip: _____

Phone (home/work): _____

How Witnessed: _____



Section
6

ACCIDENT INFORMATION

ACCIDENT DETAILS

Date: _____ Time: _____

Location: _____

Speed: Yours _____ Other Vehicle _____

Damage to Your Vehicle: _____

Damage to Other Vehicle: _____

Weather: _____

Road/Traffic Condition: _____

Other Remarks: _____

Police Officer: _____ Badge #: _____

Station: _____

YOUR VEHICLE DRIVER

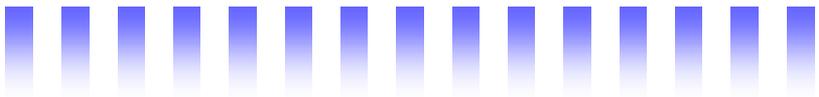
Name: _____

Address: _____

City/State/Zip: _____

Phone (home/work): _____

Injuries: _____



Section
6

ACCIDENT INFORMATION

YOUR PASSENGERS

Name: _____

Address: _____

City/State/Zip: _____

Phone (home/work): _____

Injuries: _____

YOUR PERSONAL EMERGENCY INFORMATION

Police: _____

Ambulance: _____

Fire: _____

Doctor: _____

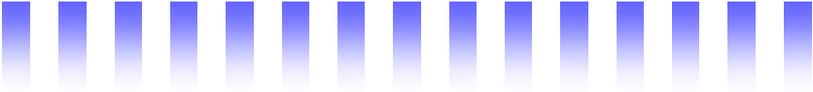
Attorney: Krueger & Hernandez SC, (866) 455-2993

Driver's License #: _____ Expires: _____

Insurance Policy #: _____ Expires: _____

Agent: _____

Phone: _____



Section
7

**SIX REASONS WHY YOU WANT
KRUEGER & HERNANDEZ SC
TO REPRESENT YOUR LEGAL RIGHTS**

1. *Personal Service*

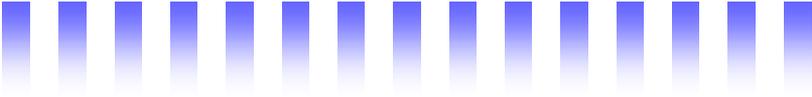
At Krueger & Hernandez SC, you, our client, are the most important person in our office. We listen to what you have to say and we know our clients by name. The greatest compliment a client can give us is to let us take care of all your legal needs. We want to be your law firm for life.

2. *Cutting Edge Technology*

Our attorneys are dedicated to keeping current on technology, legal education, and training in order to provide up-to-date applications of the law.

3. *We Communicate in a Way People Will Understand*

The last thing people want to hear is legal jargon that goes right over their heads. We speak to you in understandable terms.



Section
7

**SIX REASONS WHY YOU WANT
KRUEGER & HERNANDEZ SC
TO REPRESENT YOUR LEGAL RIGHTS**

4. *Legal Solutions for Today and Tomorrow*

Let's face it. Laws change and situations change. When giving legal advice, we consider how the decisions you make today will affect you in the future.

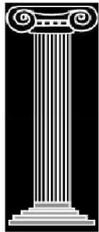
5. *Educated, Experienced, and Friendly Support Staff*

We are proud of the knowledge and skills of our support staff. As a client you receive caring, professional treatment. Our paralegals and legal assistants are experienced, well educated, and helpful.

6. *An Excellent Track Record*

We have been serving clients since 1940. We represent clients in Wisconsin and throughout the United States.

Thank you for taking interest in learning more about personal injury and what your rights are. We want to be there for you when tough times come your way. Contact us toll free at (866) 455-2993 or visit our web site to ask questions about your specific



Krueger &
Hernandez SC
Attorneys at Law

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