

# CLIENT HANDBOOK

MEDICAL TREATMENT • MEDICAL BILLS

PAYMENT OF MEDICAL BILLS • LOST WAGES

CASE EVALUATIONS • SETTLEMENT NEGOTIATIONS

MEDIATION • FILING A LAWSUIT • LITIGATION

INTERROGATORIES • REQUEST FOR DOCUMENTS

DEPOSITION • ARBITRATION & TRIAL



**PATTERSON  
ADAMS**

INJURY LAWYERS  
[www.patterson-adams.com](http://www.patterson-adams.com)

**1-800-ACCIDENT**



**SCOTT  
ADAMS**

*Attorney*

**TOBY  
WEAST**

*Office Manager*

**BRENT  
PATTERSON**

*Attorney*

## WELCOME TO PATTERSON & ADAMS

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Under normal circumstances, I would say we are happy to see you. However, we are quite aware it is an unpleasant circumstance that causes you to visit us, and that is unfortunate. That being the case, at least let me offer these words of comfort and encouragement. We want you to know we care. Perhaps we cannot actually feel what you are going through, but at least we understand it. The primary focus of our law firm is on personal injury law. We are devoted to helping accident victims. We work very hard in representing you and protecting your interests. Rest assured that the professionals at Patterson & Adams stay on top of every law that affects a person in your situation.

Our main concern is making sure we do everything possible to get a full and fair recovery for our clients. Our clients are the most important people in our office. At Patterson & Adams, we pride ourselves on our experience and know-how in dealing with the complicated areas of personal injury and insurance law.

There is no substitute for experience and we take pride in our firm's success. At Patterson & Adams you will find caring individuals who "go the extra mile" to make sure you are getting the best legal attention available.

Finally, I want to personally assure you that all of the resources of Patterson & Adams will be put to work on your behalf. We have the knowledge, experience, and good, old-fashioned work ethic necessary to give your case its best chance of reaching a happy ending.

Again, welcome. You have made the right choice in selecting a law firm!

With warm regards,

Brent Patterson

Scott Adams

## OUR STAFF / YOUR TEAM.....

Success, in part, is attributable to the concept of teamwork. Our team of dedicated attorneys, paralegals, legal assistants, and other personnel work hard to provide you with the answers to your questions.

Each case is handled by a team of experienced legal professionals. Besides your attorney, you will also work closely with an experienced paralegal. Paralegals are not lawyers, in that paralegals do not “practice” law. Nevertheless, paralegals are highly skilled in the law and have experience in dealing with claims like yours.

Communication is one of the most important factors in handling your personal injury claim and assuring that the best possible results are achieved. It is very important that you keep your attorney or paralegal current on your medical treatment and other factors that affect your claim. It is also imperative that you keep us informed if your address or phone number changes. If your attorney or paralegal is not available when you call, one of them will return your call as soon as possible.

*Teamwork, Skill and Reliability -  
that is what you can expect from the professionals at  
Patterson & Adams*

## INVESTIGATION.....

Once you become our client, an investigation of your case begins. We obtain the accident report, contact witnesses, gather evidence, and verify insurance coverage.

The insurance companies rely on a nationwide computerized database showing all of the people who have made personal injury claims in the past. Be sure to let us know if you have made any claims before. Knowing the facts of all your previous claims will affect how we pursue your current case.

**PROPERTY DAMAGE .....**

Handling the property damage aspects of your case can be frustrating and difficult, especially while you are dealing with the pain and inconvenience caused by your injuries. While most of our clients are able to resolve their property damage claims without the need for a lawyer’s direct involvement, we are available to answer your questions or help you with this aspect of your case as well.

If you are dealing directly with the insurance adjuster on this issue, do not discuss your injuries or any subject other than your vehicle damage. Adjusters are trained to get information from you which they may use against you down the road. Also, do not sign any releases or other documents without first having us review them. Remember, an adjuster’s job is to look out for the insurance company’s interests, not your interests.

**MEDICAL TREATMENT .....**

As the victim of an accident, you are rightly concerned with the quality of your medical treatment. We will obtain a detailed description of your injuries from each doctor and hospital where you received treatment.

It is extremely important to let us know if you have had any accidents, injuries, major illnesses, or hospitalization, before or after the accident.

Be sure to keep all appointments with you doctors. It is discouraging to the doctor and damaging to your claim if you fail to show up for an appointment. If you cannot keep your appointment, contact the doctor’s office by telephone and reschedule as soon as possible.

It is important that you fully describe the effects of your injuries to your doctor. It is difficult for the doctor to completely evaluate and treat you without an accurate account of how these injuries affect you. Depending on the progress of your recovery, you may be referred to other doctors for specialized testing or treatment. Until all of your injuries have been identified and your condition resolves or stabilizes, you should remain under a doctor’s care.

**MEDICAL BILLS .....**

We will obtain copies of your medical records and bills directly from your medical providers. We also request that you provide our office with copies of your medical bills periodically in order to keep your file updated. Besides your doctor and hospital bills, be sure to provide us with receipts for prescriptions, medical accessories, (such as a wheelchair or crutches), and copies of no-work or work restriction orders from your doctor.

**PAYMENT OF MEDICAL BILLS** .....

Often, clients ask “it wasn’t my fault, why should my insurance pay my medical bills”? Unfortunately, even if it is clearly the other person’s fault, their insurance company will rarely pay your medical bills as you incur them. Therefore, it is important to find a way to get your medical bills paid while your case is pending.

It is possible that Medical Payments (Med Pay) or Personal Injury Protection (PIP) insurance benefits will be available to pay your medical bills. Your attorney will determine whether these benefits apply in your case and, if so, will recommend how you can take advantage of these benefits. If Med Pay, PIP, or health insurance is not available, our firm will try to arrange for payment of medical services upon settlement of your case.

**HEALTH INSURANCE** .....

If you are covered by health insurance, it is very important for you to promptly file all medical bills with this insurance. This is important for two reasons: (1) it gets your bills paid promptly and prevents you from aggressive collection activities by your doctors; and (2) it allows you to benefit from the contractual rates negotiated between your health insurance company and your doctors, often saving you a great deal of money.

Be sure to provide this information to the hospital and doctors’ offices at the time of treatment or as soon thereafter as possible, as most insurance plans have very restricted time frames in which a claim may be filed. If the doctor’s office refuses to file your health insurance, please contact our office immediately to let us know.

**SUBROGATION** .....

When your insurance company pays for your medical bills, depending on the type of coverage, they may be entitled to be paid back some of the money they paid from your settlement. If your insurance company is entitled to be paid from your settlement, we will provide you an itemization of payments to them, from any money recovered.

**LOST WAGES** .....

Depending on the facts of your case, you may be entitled to present a claim for your lost wages. Please keep track of any time missed from work because you were under a doctor’s no-work order, or at a doctor or therapy appointment.

Please send us the information on the times you have missed work due to your injury. We will document it with a statement from your employer confirming your job description, pay rate, and time lost from work that can be verified by your doctor.

If you are unable to work, make sure your doctor notes it in your medical record. In order to document your times off work, it is important that you get an off work slip from your doctor. If your doctor has placed you on work restrictions, it is important to get those documented from the doctor. You should give a copy to us and your employer.

**CASE EVALUATION** .....

No one can accurately predict the value of your case until you have been released from treatment and all the evidence has been gathered. After considering all the factors, including the effect on you as an individual, we will provide you input on the potential value of your case.

**SETTLEMENT NEGOTIATIONS** .....

Once you have completed your medical treatment and we have obtained all of the records needed to document your injuries and losses, we will submit this information to the insurance company and seek a settlement of your case.

Many personal injury cases settle in the negotiation phase. We will advise you of all settlement offers. If the insurance company offers an amount that fairly compensates you, the case can be settled with your approval. It takes time to get the insurance company to make a reasonable offer on your case. Please be patient.

**LITIGATION** .....

If a standstill is reached in negotiations and your case cannot be settled, we will discuss with you the alternative of taking your case to Court. In reaching a decision as to whether filing a lawsuit is your best option, we will discuss the time, cost, and risks of litigation versus settlement.

If you decide to file a lawsuit, you and your attorney will work closely as a team in preparing your case for trial. There are several steps in this process, some of which will be the lawyer's responsibility alone, while others will require your active participation. Before filing a lawsuit, your lawyer will discuss all of these steps with you and will explain how the process works. While the road to a jury trial can be a long one, sometimes this is the only way to make an unreasonable insurance company treat you fairly.

## IMPORTANT ITEMS TO REMEMBER.....

- ❖ Do not discuss your accident with anyone! This includes your insurance company. If someone calls to discuss your accident, have them call our office. Do not sign any letters or documents.
- ❖ Medical insurance claims to your health carrier should be made as soon as possible.
- ❖ Contact our office when anything changes in reference to your case(s) including a new address and phone number or if you change jobs.
- ❖ Do not miss medical appointments.
- ❖ Keep a record of medical treatment, medication and/or driving expenses.
- ❖ Keep a diary from your accident including medical appointments, loss of work, inability to complete activities at home or at work (i.e. loss of sleep, loss of work, inability to undertake certain activities like sports, housework, yard work, etc.)



## HOW YOU CAN HELP.....

- Always tell us the whole story, even if the facts are unfavorable to you.
- Document your case by telling your doctor all of the effects of your injuries, without exaggerating or overstating your symptoms.
- Keep us updated if your condition worsens or other accidents happen.
- Be patient. We know this is a difficult time. We are working on your case.
- Don't sign anything, particularly releases, until you have checked with us.
- Promptly provide us with documents we request, e.g., insurance policies.
- Keep track of the time you miss from work, including doctor visits.
- Keep a record of your pain, suffering and inconvenience from the accident.
- Don't talk to anyone about your case unless authorized by our office.
- If you are thinking about bankruptcy, let us know. It will affect your case.

## CONCLUSION

We hope this information helps you understand what we can do together regarding your personal injury claim. If you have any questions about any procedures, please ask your paralegal for an explanation. We appreciate the confidence you have shown in us and we look forward to representing you.



\*Membership is limited to those attorneys who have settled cases in excess of \$1 million dollars. Each case is different. Results may vary.





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