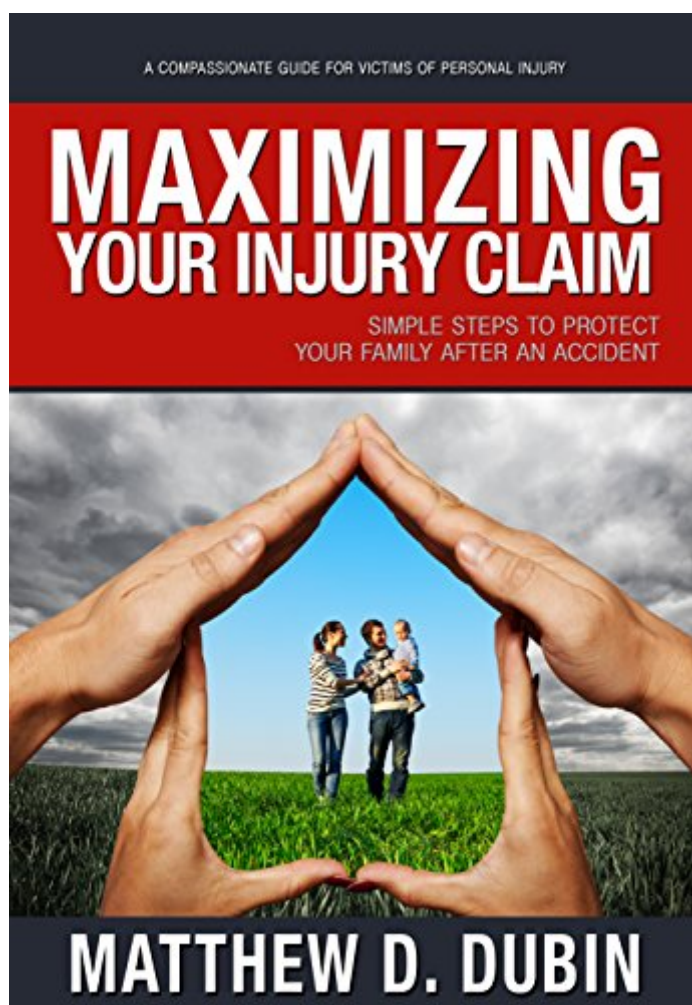


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# Maximizing Your Injury Claim: Simple Steps To Protect Your Family After An Accident



## Synopsis

Chances are you will be in an automobile accident at some point in your life. It's always best to be prepared for when that happens so you know what to do—and if you've just been in one, you can learn what to expect next in these pages. Longtime attorney Matthew D. Dubin has represented countless parties with personal injury claims. Because he can't represent everyone, he is now sharing his wide range of knowledge in this book. Written in clear, non-legal language, Matthew will tell you what you need to know as you maneuver through dealing with insurance companies and the legal system to get the settlement you deserve. In *Maximizing Your Injury Claim*, you'll discover:

- What information to collect at the accident scene
- What to say and not say to the police and insurance companies
- The ins and outs of using your insurance to cover your car repair and medical bills
- What happens when a motorist is uninsured, underinsured, or refuses to admit blame
- How your medical records and medical past can help or hinder your claim
- How to file a lawsuit and the arbitration process to settle out of court
- How to prepare for your day in court and what to expect

Know your rights and understand the law by reading *Maximizing Your Injury Claim*. You owe it to yourself and your family to be prepared when the unexpected happens.

## Book Information

File Size: 4234 KB

Print Length: 275 pages

Simultaneous Device Usage: Unlimited

Publisher: BookBaby; 1 edition (June 16, 2015)

Publication Date: June 16, 2015

Sold by: Digital Services LLC

Language: English

ASIN: B00ZVP3K8S

Text-to-Speech: Enabled

X-Ray: Not Enabled

Word Wise: Enabled

Lending: Not Enabled

Screen Reader: Supported

Enhanced Typesetting: Enabled

Best Sellers Rank: #194,091 Paid in Kindle Store (See Top 100 Paid in Kindle Store) #5 in Kindle Store > Kindle eBooks > Law > Specialties > Personal Injury #10 in Books > Law > Specialties >

## Customer Reviews

When it comes to personal injury claims, the average person is either largely uninformed, probably because he or she has never been injured in an accident, or woefully misinformed, thanks to the pointed work of media and insurance companies in misrepresenting the authenticity of these cases. However, everyone will be involved in an accident at some point in their lives, and many people will be injured through no fault of their own during one of those accidents and end up filing a personal injury claim. In *Maximizing Your Personal Injury Claim*, Matthew Dubin's primary purpose is to educate and empower the general public so that they may take ownership of their personal injury claim in the event that they are injured and, as the title suggests, maximize the compensation they receive after the accident. Dubin's writing is designed to explain the intricacies of a highly complicated legal process to the average person, and this approach makes this book a highly enjoyable and easy read while providing the reader with invaluable and practical information. In this book, Dubin walks the average person through a personal injury claim from before the accident all the way to the unlikely event of a trial. He explains the various types of insurance coverage and how to make sure his readers are adequately protected, what to do (and not to do) at the scene of an accident, and how insurance companies view personal injury claims. He also provides personal testimony and evidence from a wide range of cases to support his argument and make the legal process more accessible to readers. Dubin makes it clear throughout the book that his first priority is the health and well being (both physical and emotional) of his clients and readers. He encourages his readers to obtain an attorney to help in this arduous process, not to boost his own business, but because he knows the average person will be easily overwhelmed by the legal process and overrun by ruthless insurance companies without help. He manages to do this without talking down to readers or making them feel inadequate; on the contrary, he relates to them on multiple levels by explaining his own accident and personal injury claim and by comparing the claim process to buying a house with the help of a realtor. Throughout the second half of the book, as the author leads the reader through the "wilderness" of personal injury claims, he also preserves the integrity of personal injury law by challenging public misconceptions and stressing the importance of maintaining an ethical approach, even when it is difficult to do so. Dubin makes it very clear that a lawsuit and trial are an absolute resort, though they do sometimes become necessary. He describes the frustrations of unpredictable juries and the defense's brutal process of discovery as well as the three alternatives to trial. In the event that a claim does result in trial, Dubin also explains the

Five Phases of Trial so that the reader knows what to expect along the way. Finally, Dubin concludes his book with a final call to action, encouraging his readers to make their claims their own and use the tools he has provided them with to maximize their claim so that they can focus on recovery and healing. He provides the readers with several helpful appendices of FAQs for various types of accidents, from bicycle to pedestrian, as well as an exhaustive glossary of related terminology. The experiences and lessons conveyed in this book are absolutely invaluable. They are both practical and enlightening to anyone who may ever be in an accident, which means they are beneficial to everyone. This book is a crucial step in protecting one's family and self in the event of an accident.

I have known Matt professionally for several years. I have always been impressed with his legal instincts and quick mind. When I read his book it became very clear to me that this is an attorney who gets it. He puts clients first! This book is a valuable resource for anyone who has suffered an injury because of someone else's negligence. Matt takes you through every step of the process. He does this with clarity and focus, using words that the layperson can understand and apply. Matt uses real life examples to draw you in and provide context to his explanations of how the law affects accident victims. I highly recommend this book.

As the title suggests, this book is an excellent resource for anyone who has experienced an accident and is in the process of making a personal injury claim. However, everyone, even if they have not yet experienced an accident, can benefit from the information, particularly the detailed description of types of insurance, what to do at the scene of an accident, and how to proceed with treatment immediately following an accident. It proceeds in a logical and chronological order from types of insurance coverage to the five phases of a trial. Importantly, the book builds up the reader's vocabulary, from the difference between a defendant and claimant to defining mental anguish, by clearly and concisely describing terms as they are needed and then using them in context. Ultimately, the book performs three essential functions: to demystify the personal injury claim process, empower the individual who is seeking a settlement, and hint at Dubin's perspective on the protection of individual rights and the motivations of his practice. Dubin demystifies the process of pursuing a personal injury claim by describing the Treatment, Negotiation, and Litigation phases in detail. He sets out each type of insurance and how it can be used to pay medical bills and ease pain and suffering. He explains why it is important to pursue prompt and thorough medical treatment, not only for the sake of one's health but also so

that injuries are well-documented and the insurance company takes the claim seriously. He goes into detail about how medical bills can be paid even while awaiting settlement. One of the most important sections deals with understanding the case as the insurance company sees it. It is in the insurance company's interest, despite being ostensibly a safeguard in case of accident and injury, to pay out as little as possible. He describes the hoops that insurance companies can make a client jump through and why it is important to be cooperative, to a point. He describes how a diligent lawyer will approach the negotiation and litigation phases. Although much of this is out of the client's hands, understating it certainly contributes to peace of mind and an individual who is empowered to make decisions during a confusing time. Several chapters speak directly to the idea that the client, although she is being advised by medical and legal professionals, is ultimately in control of her case and should feel confident in her decisions. Dubin, while setting out a clear case for seeking professional legal assistance, acknowledges that this is not always necessary and suggests cases when it is not. He also provides questions to ask of a potential lawyer in order to ensure that it is a good fit for the client. The tenth chapter states directly that it is the client's right and responsibility to make major decisions in the case as only the client completely understands her situation and needs. Dubin provides an overall message of empowerment by going into detail about every aspect of the injury claim process and highlighting the areas where an individual needs to be the most vigilant and advocate for themselves. Even the chapter that describes the profit motive of insurance companies contributes to this idea by justifying the pursuit of a fair settlement. Finally, Dubin's philosophy on individual rights, especially in the face of large, profit-seeking insurance companies, is apparent throughout the book. In the eighth chapter, he writes "there [are] so many rights that insurance companies are more than willing to violate if you let them." For people who have been good clients of an insurance company, paying their bills every month, it is their right to be properly compensated in the event of an accident, collision, incident, or wreck. Dubin demonstrates how this is often not the case and, in his discussion of the McDonald's coffee case, makes an argument that the civil justice system continues to move away from protecting these individual rights in favor of the powerful and influential insurance companies. It is this perspective that seems to underpin and motivate Dubin's practice. Maximizing Your Injury Claim is not simply a book about how to get the most money from insurance companies. It provides a thorough background on the entire injury claim process, from preventive measures to litigation. It empowers individuals to make decisions throughout the process with confidence. Finally, it places an emphasis on the protection of individual rights and justice that can be achieved through pursuing personal injury claims.

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