

LAW OFFICES OF  
**ERNEST HOLZBERG & ASSOCIATES, P.C.**

114 West 47th Street, 22nd Floor • New York, New York 10036 • (212) 391-1139

# Legal Update



Fall/Winter 2005-2006



## Season's Greetings!

At this festive time of the year, it is a pleasure to express our holiday wishes to good friends such as you.

We sincerely appreciate the friendship and goodwill you have shown us.

We wish you and your family a wonderful holiday season, with happiness and prosperity in the coming year.

**Ernest Holzberg  
& Associates**

## Important Facts You Should Know About Personal Injury Claims

**M**any accident victims think their claim is weak when really it is strong. This is often due to mistaken beliefs they have about personal injury claims, such as when the law allows them and how much they can recover. Here are important facts to know about personal injury claims. Though circumstances differ in each case, if you are in an accident, you can often:

- Recover compensation even if there were no witnesses or no police came to the accident scene. Investigators can reconstruct the accident

to help prove what happened.

- Recover compensation even if you were partly at fault. Your recovery will just be reduced by the amount of your fault.
- Recover compensation even if the other driver has no insurance. There can be other sources to pay your damages, like your own insurance, the driver's employer or the car's owner. So don't automatically think that if the other side has no insurance (or you have none) that you can't make a claim. We can advise you if

*Continued on other side*

## About Our Firm

We handle all types of personal injury cases, including:

- Auto Accidents
- Slip and Falls
- Medical Malpractice
- Product Injuries
- Work Injuries
- Lead Poisoning

**Free**

**Consultation**

**(212) 391-1139**

## Answers To Often-Asked Personal Injury Questions

**M**any people who have been in an accident call us with questions. Here are answers to some of the most common ones.

*Q. I was in an accident and want to make a claim, but I'm not sure I can afford to hire a lawyer. How will I be charged?*

*A.* Most personal injury claims are handled on a contingent fee. This means the legal fee is paid from the amount recovered. If there's no recovery, there's no fee. Thanks to contingent fees, you can hire a lawyer after an accident even if you think you could not afford

one for other matters.

*Q. How long will my case take?*

*A.* The answer depends on several factors, including the severity of your injuries and how willing the other side is to resolve the matter. Every effort will be made to resolve your claim quickly, with the goal being to get you the maximum compensation.

### **We Appreciate Referrals**

When friends or family members are in an accident and need legal help, please give them our name and phone number. Thank you.

## Accident Victim Recovers Over 10 Times Insurance Company's Settlement Offer

Accident victims are advised to have a lawyer's help when making a claim to an insurance company. This helps make sure they obtain the maximum compensation. A recent case is a reminder that insurance companies often offer unfairly low settlements, and that enforcing your rights can greatly increase your recovery.

Jean H. suffered severe injuries in a car accident. She made a claim to her insurance company, which offered a low settlement despite her serious injuries. Jean wisely rejected the offer and hired a lawyer who enforced her right to take the claim to arbitration, where she received over 10 times the settlement offer.

### Facts About Personal Injury Claims, *continued*

other sources to pay your damages are available.

- Recover compensation even if you are the victim of a hit-and-run driver.

- Recover compensation without going to court. Most injury claims are settled out of court.

- Recover compensation even if you did not go to the hospital. Some injuries take time to develop. Often an accident victim who felt okay right after the accident later developed serious injuries.

- Recover compensation for many things, including lost wages, medical bills, pain and suffering, and costs to fix or replace damaged property.

If you are in a car, slip and fall or other type of accident, don't guess whether you can make a claim or what you can receive money for.

Instead, call us. We know the law, we are on your side and we will advise you if you have a strong claim as well as how much compensation you are entitled to receive.

***Many accident victims think their claim is weak when really it is strong.***

## Do You Have A Car Emergency Kit?

Each year about 1 in 9 people is in a car accident. Car breakdowns are even more common. If you are in an accident or your car breaks down, having an emergency kit can be a big help. Some key items to have in your kit are: inflated spare tire, wheel wrench and jack; jumper cables; tow and tire chains; tool kit; flashlight; reflective triangles; and first aid items, including bandages, blanket, scissors, gloves and tape.

### IF AN INJURY OCCURS

If you are hurt in an accident, please call us. We are dedicated to providing the highest quality of legal representation to accident victims. We represent only accident victims — we do not represent insurance companies. We will fight for your rights and try to resolve your claim as fast as possible, with the goal being to obtain the maximum compensation for you.



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*Return Service Requested*