

# **7 Big Mistakes to Avoid After a Big Rig Trucking Accident**

By

**Groth Law Firm, S.C.**  
11063 W. Bluemound Road  
Wauwatosa, WI 53226  
[grothlawfirm.com](http://grothlawfirm.com)

Copyright Notice

2022 Groth Law Firm, S.C.

2022 @ PILMMA Publishing

All rights reserved.

No part of this book may be used or reproduced in any manner whatsoever without written permission of the authors.

Printed in the United States of America.

ISBN: 978-0-9839379-3-7

**Groth Law Firm, S.C.**  
11063 W. Bluemound Road  
Wauwatosa, WI 53226  
[grothlawfirm.com](http://grothlawfirm.com)

Dear Friend,

There are many reasons why trucks cause serious accidents along our roadways:

1. Aggressive drivers
2. Unrealistic schedules
3. Failure to inspect tires, brakes and lights
4. Tailgating
5. Illegally long work shifts
6. Driver fatigue, boredom, and cell phone usage
7. Failure to properly use blind spot mirrors to avoid dangerous lane changes
8. Jackknifing
9. Speeding and ignoring posted trucking speed limits

A tractor-trailer moving at 70 miles per hour has twice as much momentum as it does at 50 mph. Motor vehicles are designed under Federal Motor Vehicle Safety Standards to encounter like-size vehicles, not 72,000 pound trucks.

Other hazards associated with tractor-trailers, such as the absence of rear and side bumpers and high front bumpers, create dangerous conditions for other vehicles on the

road. These factors help explain why the occupants of a car may be seriously injured or die in a crash, while the driver of an 18-wheeler walks away.

Let's get started with some eye-opening statistics from the Federal Motor Carrier Safety Administration. In 2019, over 4,000 people died and 114,000 were seriously injured in big rig trucking accidents.

Most of them were in cars. Trucks can be 40 times heavier than most passenger automobiles. In a truck/car/SUV collision, the car/SUV and its occupants sustain most of the damage.

If you or a loved one has recently been involved in a serious big rig trucking accident, we are truly sorry for your loss. Based on our experience with other clients, we know what you are going through is extremely painful and difficult.

One of the most important things you can do is protect yourself and your family from any further damage. That is why we have taken the time to write this book.

It is important that you understand this might be a long process involving defense attorneys who are retained by the insurance company for the trucking company. This may sound a bit overwhelming. However, a good lawyer can guide you through the legal process, and make sure your rights are fully protected in obtaining the settlement money you will need for future medical bills, lost work time, and other damages.

If you or someone you know was seriously injured as a result of a tractor-trailer accident because of someone else's fault, you are probably confused or worried about what steps to take next:

1. Will the medical bills be paid?
2. Will you be paid for the time you lose from work?
3. What do you do if the person operating the rig doesn't have insurance?
4. What if you do not make a full recovery and can't return to work?
5. What will the insurance company offer for your injuries?
6. How will you ever know if the settlement the insurance company is offering you is fair for your injuries?
7. How will you know that the lawyer you have chosen to represent your case is competent and will know what to do?
8. How will you be able to know if you do not have a competent lawyer?

If you or someone you care about has any of these major concerns, then please continue reading this book.

Groth Law Firm Accident Injury Attorneys has been helping injured victims of trucking accidents for 12 years. Some of our attorneys have been helping injured victims since the 1980s. Unfortunately, we have seen too many people misinformed about their legal rights following big rig trucking accidents.



That's why we have taken the time to write this informative book about the 7 big mistakes we constantly see big rig trucking victims make every day.

You might have heard the same horror stories of how injured people lose what is rightfully theirs because they feel intimidated and overwhelmed by the legal process. Each year we hear of many cases where an injured victim (or family member) was entitled to receive compensation for injuries or wrongful death benefits, but never took the correct steps to protect their legal rights getting what they truly deserved.

You may not know this, but there are many time limits trucking accident victims face when opening a claim against a trucking company. These days, sitting around

waiting to figure out what to do is one of the worst things you can do.

It is hard enough to make ends meet these days, getting seriously injured (or losing a loved one) shouldn't make matters worse. If you or a loved one were recently injured in a serious trucking accident, there are some things you need to know.

## **Truck Liability and Trucking Accidents**

Trucking accidents are different from most vehicle accident claims because of the federal laws that govern the trucking industry. Federal regulations require that certain evidence must be maintained, but only for a limited amount of time. (That's why reading this book is extremely critical). For example, the truck driver's log may be destroyed after six months if an attorney does not obtain a court order or take immediate action. These important records could be lost forever.

Trucks must also carry various levels of insurance coverage, depending on the nature of the materials they are hauling on the highway. This can create a situation where the trucking and leasing companies may spend months or even years arguing about which insurance company is responsible for compensating injured victims of a trucking liability case. That's why it is so critical that you become informed on what you need to do in order to avoid being victimized by the insurance company.

## **Truck Liability Involves Trucking Companies**

When serious big rig accidents occur, a trucking company claims adjuster will immediately begin to protect the trucking company's interest. An investigator will start to collect evidence to defend (what is commonly referred to as minimize) the claim against the trucking company.

The trucking company may attempt to steer you away from legal counsel because trucking companies know that if you retain a trucking accident attorney, you are more likely to receive a larger, just settlement.

Remember—anything you say can be used against you in a court of law should your case go to trial. We can't emphasize this enough that you should NOT speak to anyone or sign any legal document until you fully understand what is going on.

Studies have shown that driver fatigue plays a large role in big rig crashes and that truck drivers are more likely to cause catastrophic accidents after many long hours of driving.



## **Are You Counting On The Insurance Company To Tell You The Whole Truth?**



The harsh reality is insurance companies often try to force injured victims and their families to accept a lower settlement for their injuries (or loss) than they truly deserve. The truth is insurance companies are in business to make money, and the less they pay accident claims the more profits they make.

Please do not let this come as a surprise to you, but there is a strong possibility that the insurance company you are dealing with will try to get you to accept a lesser amount than you deserve. Many of these cases happen each year with hundreds, if not thousands, of people recovering with far less than they are entitled to receive.

Please do not let this happen to you!

## **If You or a Loved One Were Recently Injured In a Big Rig Trucking Accident, What Are You Entitled To?**

We want you to know that if you are injured in a big rig accident, the law may entitle you to recover various types of damages:

1. **Pain and Suffering:** A large portion of your bodily injury claim is the right to compensation for physical pain and mental anguish that you have suffered and will endure in the future because of your injury. These general damages are in addition to the amount of your lost earnings and medical expenses.
2. **Loss of Earnings:** You are entitled to recover the loss of earnings suffered from your injuries. This includes wages, commissions, bonuses and all other earnings and fringe benefits are recoverable.
3. **Future Loss of Earnings:** If your injuries permanently limit your ability to earn, you can recover the value of your reduction in future earning capacity. These damages compensate you for your lost earning power over the remainder of your working years. Much of the time, you need to hire an economist to prove these damages.
4. **Death:** Damages for “wrongful death” are available for the wife, husband, parent and child of the deceased person. Sometimes, persons related by blood or marriage, who were dependent upon the deceased, may recover. Damages are not

limited to economic loss and may include damages for mental anguish, emotional pain and suffering, loss of society, companionship, comfort, protection, marital care, parental care, attention, advice, counseling, training, guidance or education. Damages are available for the deceased's estate as well.

5. **Disfigurement:** If the injury causes scarring or other unsightly marks, you are entitled to recover for the disfigurement and humiliation or embarrassment associated with the disfigurement.
6. **Future Medical Bills:** Serious injuries require medical treatment many years down the road. Once you settle with the insurance companies, you cannot come back and ask for more money. When appropriate, our firm hires life care planners to project what your future medical needs are going to be.

**(WARNING: CHANGES IN THE LAW CONCERNING DAMAGES OCCUR FREQUENTLY. YOU SHOULD CONSULT WITH AN ATTORNEY WITH RESPECT TO THESE CHANGES.)**

Each year, thousands of big rig trucking accident victims never take any action to claim the compensation that they rightly deserve. This is not because they do not want that compensation. It is because they do not know what to do. As a result, they do not do anything at all and simply take whatever money is offered, because they think that's all they can get.

Most folks do not seek proper help, either because they get bad advice from insurance companies, or because they are afraid, intimidated, or confused. Don't let that happen to you. After suffering an accidental injury, doing nothing is one of the worst things you can do!

To help you figure out what to do and what not to do, here are seven **“Big Rig Trucking Mistakes”** that we have seen accident victims make time after time. We believe that being aware of these mistakes will help you make a big difference in the final results of your accidental injury claim. There is quite a bit of information packed into the next few pages. You may have to read this book several times if you ever need to make a personal injury claim.

**BIG MISTAKE #1**

**NOT TAKING IMMEDIATE ACTION  
TO PRESERVE EVIDENCE  
TO PROTECT YOUR RIGHTS**



There are large differences between big rig trucking cases and other motor vehicle collision cases. Ignorance of these differences can compound the tragedy for a victim and their family. Big rig trucks are covered by the Federal Motor Carrier Safety Regulations.

These cases involve technology and discovery of documents and electronic records unfamiliar to the victims who are involved in accidents with the big rig trucks.

The larger trucking companies generally use on-board computers and satellite communications that generate

large amounts of data that may be critical to the victim's case.

Most of the time, this information is erased from the provider's computer system within 14 to 30 days. The data transmitted to the trucking companies is subject to be "modified" and it is extremely difficult and expensive to prove the data was altered.

There is also the "Black Box" on all late model big rig trucks' engines. This data is extremely important.

Most victims make the mistake of being lulled into not doing anything by insurance company adjusters, while they are busy gathering evidence to defeat your claim and avoiding keeping unfavorable evidence against themselves and the trucking company.

This is why it is important to hire a law firm who is prepared to demand that the companies preserve all of the logs and electronic data after a wreck. The company may destroy this valuable information according to internal records management policies which is allowed under the Federal Motor Carrier Safety Regulations.

Don't be a victim twice. Hire a law firm to preserve this evidence and your claim!

## BIG MISTAKE #2

### NOT DOCUMENTING EVERYTHING THAT HAPPENS AFTER THE ACCIDENT OCCURS

When your claim is presented to an insurance adjuster for settlement, or to a jury for verdict, here's a fact of life:

**It's not what actually happened, but only what you can prove happened.** In other words, neither the insurance company nor the jury has any obligation to believe what you say. You're going to have to prove your facts and prove your damages. How? You prove your facts and damages by documenting everything. We've already talked about documenting everything at the scene of the collision or accident. However, the need for documentation only begins at that point. It doesn't end until your case is completed.

It's amazing how quickly we forget the pain and suffering we have gone through. Written words help us remember. One of the first things to do after an injury is to go home and write out everything you can remember about the accident itself. You'll remember things after you get home that you forgot to write down or didn't have a chance to write down at the scene.

Then you need to keep a detailed pain diary. If you can't write because of your injuries, dictate your thoughts to a family member or friend to write down for you. This simple secret becomes a powerful tool for a fair settlement. It is important to make your diary entries as frequently as possible. A summary at the end of each month will not be nearly as accurate as daily entries.

Like it or not, dealing with insurance companies is like a giant paper shuffle. In our profession it's called "building the file." Documentation is the key to keeping an insurance company honest and on their toes. If you want to get reimbursed for an expense, you will first have to show proof of the expense. For example, if, because of your injuries, you have to hire someone to cut your grass or clean your house, you need receipts to prove you spent the money. It is amazing how many of these reimbursable expenses slip through the cracks, unless you make notes, keep receipts, and bring them to the adjuster's attention.

Keep detailed notes of all conversations with insurance company representatives, and get names, phone numbers, and job titles of everyone you talk with. If you have a problem with someone from an insurance company, ask to speak with that person's supervisor.

**Document your doctor visits.** We promise that you will not remember every date and time you saw a doctor or therapist. Keep a calendar and mark each medical visit or other significant event. Keep a record of when you got crutches, when you got off crutches, when you stopped wearing a neck brace, etc. Get the correct addresses and phone numbers of all doctors or clinics you visit. Pick up business cards when you are in their offices. Save all your pill bottles, casts, braces, and any other similar items you receive from your doctors.

**Document your lost wages.** The insurance company is **not** going to take your word for **anything**. If you want to recover any earnings you lost because of this accident, you're going to have to prove to the insurance company every penny you lost. The normal way to do this is with a statement from your employer, but the insurance



company may want to also see a copy of one of your pay checks. If you are self-employed, or paid on commission, it can be a real challenge to convince the insurance company of your lost income. The insurance company may want to see copies of your tax returns for before and after the injury.

**A picture is worth a thousand words.** This is true when it comes to injuries also. Pictures can be the difference between an average settlement and a great settlement.

The right photograph can be a very powerful tool in motivating the insurance company to make a fair settlement offer. Videotaping is also a very effective tool. Video not only can show the complete picture of the accident scene, but it can also show the “loss of range of motion” caused by an injury. It can dramatically show the important aspects of your case. The point is that in an accident claim you are trying to re-create the past. The more effectively you can do that, the better you can prove your case. So, take pictures of your injuries, and make a photo record of your stay in the hospital. If your injuries created a serious scar, it is vital to get clear, close-up pictures to show the details of the scarring. Don’t forget to photograph your vehicle from every angle before getting it repaired. When in doubt, get it on film!

If you bring an attorney into the process in the beginning, the law firm should be able to help with the necessary photographs.

## **BIG MISTAKE #3**

### **NOT SEEING YOUR DOCTOR OR NOT COOPERATING COMPLETELY WITH YOUR DOCTORS**



Go to the doctor at the first sign of injury, or even before the first sign of injury. What do we mean by that? See your doctor immediately after the accident – even if you do not feel pain. After representing many thousands of injured clients, we can say with near certainty that you will feel worse the day after the injury than you do immediately after, and you probably will feel even worse the second and third days as well.

Don't assume that just because you do not feel immediate pain, you have not been injured. If you break your arm, you will know it right away. But if you sprain your neck or back, you may not really feel it for a couple of days. Then, by the time you can get in to see your doctor, you may be in excruciating pain. It is much better to go ahead and see the doctor right after your accident, and let your doctor start some

preventive care, so that when your symptoms do appear, they may not be as severe as if you had waited.

There is another reason to see a doctor immediately. After an accident, many people try and tough it out, even though they may be in great pain, and in need of medical care. Some people are even embarrassed to ride in an ambulance. This will be used against you by the insurance company later. The adjuster will say, “Well, if you were really hurt in the accident, why didn’t you immediately go to see a doctor?” Also, an insurance adjuster may argue that the failure to see a doctor immediately indicates that an injury must have resulted from an unrelated event after the accident. The longer you wait for medical treatment, the more difficult it will be to positively connect the injuries to the accident.

Along those same lines, we hear insurance adjusters all the time say that our client didn’t complain about some specific injury the first time he or she saw the doctor, so that injury must have happened later. It’s just human nature to tell the doctor about what hurts the worst, and not mention the little aches and pains. But six months later, what used to hurt the worst might be healed, and that little ache or pain might have developed into a serious problem. So, at every doctor visit, from the first to the last, tell the doctor every single problem you have, no matter how insignificant it may seem to you. We always tell our clients to let the doctor or therapist know about EVERY pain or problem they have, and let the DOCTOR decide what is important and what is not. Don’t try to diagnose yourself; you may make your injury and your case worse.

You need to make a commitment to your health and to your recovery by keeping your doctor appointments, even if it is time consuming to do so. There is almost never a good reason or excuse to miss a doctor's appointment. By missing a doctor's appointment, you are saying to the doctor, and to the insurance company, that you are not hurt and that your injury does not matter that much. Each time you go to the doctor and report that you are still having pain, your doctor makes an entry in the records. It is important for your doctor to have up-to-date information on your condition. Remember, you are going to make a recovery for the pain and suffering that you can PROVE. Not going to the doctor is a good way to "prove" that you are NOT hurting, and that you do not care. If you do not care, the doctor may not care. It is very important for you to work hard to get well, and to go to every one of your medical appointments.

Be sure to give each of your doctors a detailed explanation of exactly how your accident occurred. Doctors may see hundreds of accident victims per year. Your medical records are a key piece of evidence in pursuing your personal injury claim. Therefore, you need to tell all doctors and other medical care providers of your accident. You need to tell the doctors if you lost consciousness or if your car's air bags deployed. If the doctor knows the physical accident details, he or she can better understand the nature of the injuries that resulted from the accident and can make a better diagnosis of your problems.

Be honest with the doctors about any previous injuries you have had. The doctor needs this information in order to better treat you for your current injuries. Always be honest with your doctors. They are just trying to help

you, and you need to cooperate and be truthful with them. Cooperate also by doing what your doctors tell you to do. As best you can, follow your doctor's instructions. And be sure the doctors know what you are doing outside the doctor's office. In other words, do not let the doctor think you're staying home and resting in bed if you're actually working. This could make a big difference in the treatment, and especially in the medication, that your doctor recommends for you.

## **BIG MISTAKE #4**

### **GIVING STATEMENTS, SIGNING PAPERS, OR ACCEPTING INSURANCE COMPANY ESTIMATES WITHOUT FIRST GETTING LEGAL ADVICE**



Do not give any statements, written or oral, to anyone concerning your accident or injuries without first getting your lawyer's approval.

It is common practice for insurance adjusters to call injury claimants and attempt to record a statement before the victim has an opportunity to talk to an attorney. The adjuster might seem friendly and sympathetic. But remember the adjuster actually wants you to make damaging statements, so the insurance company can pay you less money. Often, the injury victim is still in shock,

or even under the influence of medication and may not be thinking clearly at that time. If you want to fully protect all of your legal rights, under NO circumstances should you talk to the other side's insurance company without having an attorney with you, or at least on the telephone with you.

Never give a Medical Authorization form to the other side's insurance company. This is the one paper that could hurt you the most. Why? Armed with a Medical Authorization, the insurance company will have access to every medical treatment you have ever had – related to this injury or not. This can harm your claim in many ways. Your lawyer can explain this further.

Do not give recorded or written statements to your own insurance company until you are sure you completely understand your coverage. If you are making a claim for Personal Injury Protection benefits, or making an Uninsured or Underinsured motorist claim, your own insurance company may be trying to deny coverage or limit the amount of your recovery. Yes, this is shocking and unfair, but it happens every day. Remember you are not required to allow the insurance company to record your conversation. If you have doubts, please consult an attorney.

Do not automatically accept the property damage estimate or appraisal of your losses given to you by the insurer. Insurance companies will often try to get you to accept their own estimator's or contractor's repair or replacement estimates, which might be a bit low. DO NOT sign any releases or waivers of any kind until you obtain legal advice. A bad financial situation after a major loss may make it seem necessary for you to accept

a premature and inadequate settlement from your insurer. But you may remember destroyed items after you have signed a release for payment for your personal property inventory or other claims. For these reasons, it is advisable to consult an attorney before signing a release or waiver. Be sure to read the fine print on any payment or release from the insurance company.

Do not accept any check from any insurance company that says “final payment” unless you are ready to settle your entire claim. Be careful not to accept an insurance check for property damage if there is anything on the front or back of the check that indicates it is a final payment or a release of all claims. We have seen this many times. Sometimes it may be a deliberate attempt by the insurance company to trick you into releasing all your rights. Sometimes it is just a clerical error, but even that can complicate your claim for injuries later in the legal process.

Some injuries take time to develop. Many accident victims accept a fast settlement, only to find out later their injuries are worse than they thought. Then later, when they try to get more money, they can’t, because they already agreed to a settlement. DO NOT make the mistake of settling your claim before knowing the full extent of your injuries.

Do not take advice from anyone other than an experienced lawyer. Don’t listen to your friend or neighbor about what you should or shouldn’t do. No one has had a case exactly like yours, so do not try to compare. What your neighbor did right in his case, may be completely the wrong thing for you to do in your own case.



## **BIG MISTAKE #5**

### **NOT HIRING A LAWYER, OR HIRING THE WRONG LAWYER**

We mentioned this in passing several times in the previous section. While it seems that most people should know it is important to seek advice when they are injured, statistics show that many people do not do so. Here are four main reasons why people do not hire a lawyer immediately after an injury:

1. They do not know if they really need a lawyer, so they are hesitant to talk to one.
2. They do not know a lawyer personally, so they do not bother to look for one.
3. They aren't sure if they can trust a lawyer, so they do not want to use one.
4. They believe it when the insurance companies tell them that they will end up with less money if they hire an attorney.

These reasons are not good ones. In spite of all the lawyer jokes you may have heard, there are many honest, hardworking, and ethical lawyers who can help you deal with an insurance company claim. While it is true that a lawyer will usually get a portion of the money you collect from the insurance company, it is also true that a good lawyer can dramatically increase your chances of getting a larger settlement.

- Why do you need an attorney in a serious injury claim? Immediately after being injured in an accident, you are thrown into an adversarial legal system. In other words, the insurance company representing the party at fault for the accident has in place a team of adjusters, investigators, and attorneys who are working against you, seeking to pay as little as possible to settle your claim.
- Many accident victims, already in distressed physical, mental, and financial circumstances, understandably choose to delay what they consider to be the hassles involved in retaining a personal injury attorney. Some may have had a bad experience with an attorney (in a divorce, for example), or they simply do not like or trust attorneys. These people may attempt to represent themselves.
- Some accident victims, in an attempt to avoid paying legal fees, try to represent themselves, and call an attorney only after they realize that they've gotten "in over their heads." Unfortunately, there are many mistakes (such as providing damaging statements to adjusters) that cannot be "undone" by even the most experienced personal injury attorney. If you wait too long to get legal help, it gets harder to find evidence and witnesses. You also risk losing your claim because the deadline for filing a lawsuit has expired.
- The bottom line is... considering the legalities and complexities of the established system for compensating accident victims, hiring an attorney is usually necessary to "level the playing field,"

and to ensure that you receive maximum compensation for your injuries.

OK, now you've decided either to hire a lawyer or not. If you do want to hire a lawyer, how do you choose the best one for you? Hiring a lawyer is easy. Hiring the right lawyer takes a little extra work. You see, there is as much difference between individual lawyers as there is between doctors, accountants, or other professionals. Choose carefully!

Some law firms are personal injury "factories." They simply settle all their cases for much less than they might have, in order to clear the case as quickly as possible and make room for the next one. If they can't settle a case quickly, they refer it to another law firm to take the case to court.

Let us suggest that you should stay clear of a situation like this. You need a law firm that will handle your case from start to finish, will pay personal attention to you, will be available when you need them, and will return your phone calls promptly. There is a difference!

## BIG MISTAKE #6

### NOT BEING HONEST WITH YOUR LAWYER, OR FAILING TO COOPERATE WITH YOUR LAWYER

Don't try to hide past **accidents** from your lawyer. Once you begin a case, the other side will be interested in knowing how many past accidents you have had. The reality is that they probably already know the answer, or at least have easy access to that information.

All insurance companies subscribe to insurance databases that contain records of millions of accident claims, and often the only reason they ask you this question is to test your credibility. If you have been in other accidents, your lawyer can investigate this and decide as to whether this is a valid problem in your case. But if you do not tell your lawyer, and you try to misrepresent your accident history to the insurance company, then it is almost guaranteed that you will lose your case.

Don't try to hide past **injuries** from your lawyer. It should go without saying that you need to be up front and honest with your attorney about any injuries that occurred before or after this particular accident. Again, if you saw a doctor or other healthcare provider, then there is a record in existence that the insurance company will probably find. Your lawyer can deal with this if he or she knows about it. If you lie about it, and the insurance company finds out, then your case is probably going to be lost.

Don't misrepresent your income. In many cases, a claimant will have lost income because of the accident.

You may only be able to claim that lost income if your past tax returns are correct. You do not want to risk claiming a loss of income, only to have your past tax returns not back up your claim. Again, being honest with your attorney is essential because he or she can deal with the problem if informed about it in advance.

Don't misrepresent your activity level. Insurance companies routinely hire private investigators to conduct videotape surveillance. If you claim that you cannot run, climb, or lift, and you get caught on videotape, you're going to have problems with your claim. There is no good explanation that can overcome the eye of the camera.

Don't change your address, telephone, or employment without notifying your attorney. Your lawyer must be able to locate you immediately if an important question or problem arises.

Don't try to hide the truth from your lawyer about a past criminal history, or about drug or alcohol abuse. Once again, your lawyer can handle almost any problem if you tell your lawyer about the problem. If your lawyer is "ambushed" by the insurance company with such damaging information, your lawyer has no time to prepare a defense.

Don't forget to tell your lawyer about every doctor you see. This is very important information for your lawyer, and if you do not tell the lawyer, you may miss out on recovering for those specific medical bills.

Don't miss any meeting scheduled with your lawyer. Your lawyer's time is valuable, and there is a purpose for

every meeting that is scheduled. Sometimes a meeting can be rescheduled, but other times a meeting is “now or never.”

Don't skip over any letter from your lawyer and do call if there is something in it you do not understand. Sometimes a letter is just to tell you that your case is progressing normally, and the letter is frankly not too important. But other times, a letter will be sent to give you essential information or to tell you about an important deadline in your case.

## **BIG MISTAKE #7**

### **EXAGGERATING YOUR INJURIES OR NOT BEING COMPLETELY HONEST IN OTHER WAYS**



If you have not worked on one side or the other of injury claims, you have no idea how much information the insurance company has about you. You are not going to get away with hiding anything, so do not even try. They will find out if you lie about one little thing, and then they will not believe anything else you say. This is true of juries also. One lie, even about a small matter, can kill your case – absolutely kill it. Have we made this simple point clear? From the instant you are injured until you have the final check in your hand, **ALWAYS TELL THE TRUTH.**

Be honest and forthcoming with your own insurance company. Even if it may seem embarrassing, it is better if your insurer knows all the facts. Failing to be candid with your insurer might invalidate your policy or cause a denial of coverage. This can ruin any potential claim you

may have under your own insurance policy and can give your own insurance company an excuse not to defend you against any claim the other party might try to make against you.

## **Where Do We Go From Here?**

**THE BEST ADVICE IS TO HIRE THE MOST  
COMPETENT, AGGRESSIVE, STRONG  
WILLED AND SAVVY ATTORNEY  
YOU CAN FIND!**

Why do you think insurance companies always try to get injured people to settle their claims without legal assistance from a competent lawyer who understands how trucking companies think?

*Because they can pay far less than they should and get away with it. Leaving you with less than you deserve!*

The only problem here is there are so many lawyers to choose from! How will you know if the lawyer you hire is *experienced*? How will you know the lawyer you have is going to be the most *competent, aggressive, strong willed and savvy* attorney you can get?

## **Here Is What We Have To Offer**

If this book makes sense to you in any way, then you probably have lots of questions you want answered. Since you may be uncertain about whether you have a valid claim or what to do about it, we offer a free case evaluations.



Please call us while this book is still fresh on your mind. We will set aside one full hour to talk with you at no cost, and without obligation! This consultation will allow you to protect your legal rights while maximizing your claim. You will be able to get all of your questions answered and go forward with confidence and peace of mind.

## **How It Works . . .**

First, we will review the facts of your case with you; ask you lots of questions, review police reports, investigative reports, photos, or other documents you may have. Then, when we have a clear understanding of what actually happened, we will give you our professional assessment of your case, including your chances of a just settlement and any future problem we may see.

We must warn you that every case is different, with different facts, and circumstances and we will tell you what we think is best for you under these specific circumstances.

We will also explain your legal rights and obligations.

We will tell you what documents need to be filed, and what reports need to be made. We will also explain the entire claims process, so you will know exactly what happens from start to finish.

If the facts are in dispute, we will tell you what can be done to prove your side. We will also tell you how to protect yourself from insurance adjusters, claim reps, and investigators. They can be tricky. We will show you how to keep them away from you.

The key here is you do not want to leave any stone unturned missing some critical evidence that can make a big difference to your case. The biggest settlements often go to those who avoid insurance company traps by doing the little things right (the first time).

The only thing we will not do is give you an opinion of what your case is worth. It's impossible for anyone to evaluate a case until you have recovered from your injuries, and all of the medical bills, treatment records, loss of earnings, and other critical evidence are in hand.

Of course, we will also answer all of your questions. This way, you will understand exactly where you stand with your claim injury (or loss) against the trucking company. Of course, we will discuss our services with you.

We'll tell you what we can do for you, should you decide to retain us to represent you and your family during this difficult time explaining how the fees and costs work. We are willing to answer any questions you might have about our background and legal experience including the number of cases we have taken to trial in front of a "live" jury.

As a result of this free case evaluation you will know what to expect in the coming weeks and months. No stone will be left unturned, you will have the information you need to be able to make an informed choice about your case.

You will get a FREE confidential case evaluation and analysis of your claim, and the opportunity to learn the rights, remedies and options available to you. We will tell you the pros and cons of the options that are available to you.

It is our sincere hope that during this case evaluation we can help you find a way to obtain just compensation for your injuries, (and/or family loss), find out if the insurance company you are up against is withholding benefits from you or whether the insurance company is pressuring you to make a wrong decision for a quick settlement.

Now you may be wondering whether you ever have to pay us an hourly fee. Well, we only get paid when we collect money for our clients who have personal injury claims, and we never require them to pay hourly fees. We only get paid if we have a successful verdict. So, we have an incentive to devote our time, energy, and resources to your case fighting for your rights to receive the kind of compensation you truly deserve!

## **Here Is Our Guarantee To You!**

We will invest our time, resources, and abilities into your case. We will even share the risk of success with you. This is our guarantee and commitment to you. In most cases, we will advance all of the initial costs for your case. Because of this, you will be able to get your case started without paying any money out of your pocket.

## **The Worst Thing You Can Do Is What Too Many People Do . . . *Delay or Do Nothing At All!***

Way too many people have told us they wished they had acted sooner before important witnesses moved, or critical evidence was no longer available (destroyed), and could no longer be found proving fatal to their case. We have encountered many people who have suffered injuries from serious trucking accidents and failed to seek the “right” legal advice.

Some people never went to a lawyer because they didn’t know they had the right to compensation, some were intimidated, and some had bad experiences with other lawyers in the past.

TO TAKE ADVANTAGE OF OUR NO RISK, NO HASSLE OFFER, CALL FOR YOUR IN PERSON OR TELEPHONE APPOINTMENT.

Call or text 414-999-0000

Very truly yours, Jonathan P. Groth

P.S. One last thing, if you were not alone during the time of the accident, the other person who was in your car may also want to receive the free case evaluation. Please let our office know if there was more than one person in the vehicle with you at the time of the accident and we will make sure that they receive the same book that you just read.

**Remember, time could be running out!**



**Groth Law Firm, S.C.**

11063 W. Bluemound Rd.

Wauwatosa, WI 53226

414-999-0000 Phone

414-622-1225 Fax

**Website:** [www.grothlawfirm.com](http://www.grothlawfirm.com)