

3 STEPS YOU MUST TAKE TO MAXIMIZE YOUR CAR ACCIDENT SETTLEMENT



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We dedicate this book to our loyal clientele and members of our community who seek guidance, insight, and knowledge in protecting themselves when involved in a motor vehicle collision.

This brief book shares some of the secrets car insurance companies don't want you to know and will use to trick you into getting pennies on the dollar and improper medical attention for your health and property after a crash.

You deserve an attorney who truly cares about you and your family. You deserve Block LLP.

NOT ALL LAWYERS ARE CREATED EQUAL

Injury is one of the most distressing life events anyone can experience. One devastating accident can have long lasting effects on your emotional and physical well-being as well as your finances.

Block LLP fights for people and their families during a very difficult time in their lives. We were formed with the goal to help the people, not the powerful. We believe you should never settle for anything that is less than what you deserve.

That is why we are willing to take our fight to the courtroom if necessary to make sure you receive full and fair compensation.

Some attorneys may never go to court for your case due to a lack of trial experience, or simply due to their eagerness to settle, resulting in taking the first offer, which is usually far less than what you are entitled to. Not us. We do not shy away from the courtroom and our opponents are aware of that, which is how we obtain substantially higher settlements than our competitors.

SMALL FIRM, BIG RESULTS

As a smaller firm, compared to firms taking on hundreds of new cases per month, we provide each client with the individualized care and attention they deserve. Some run-of-the-mill law firms take on as many cases as they can with the hopes of settling them for a quick profit.

At Block LLP, we employ a small but powerful team of lawyers, paralegals, and legal support staff. We dedicate a lot of time to each of our cases, as each case is unique, and we leave no stone unturned in order to maximize results. Block LLP's individualized attention and efficiency in service is the perfect combination, allowing us to provide our clients with the best advocacy possible. It is no coincidence that most of our cases come from returning clients, client referrals, or lawyers who have witnessed our results.

A MODERN LAW FIRM

We invest into cutting-edge software and state of the art technology to give our clients the best chances of success. We have the resources that are necessary to take on even the most complex cases. We utilize our technology from streamlined intake, all the way through trial, with our team of engineers, doctors, investigators, researchers, scientists, and other experts. Block LLP was formed by partners who are equally well-respected attorneys in the field who complement each other well in their diverse and multifaceted techniques and talents.

Partner Alexander C. Safarian began his law career in personal injury and thereafter worked in real estate related matters. He continued his legal journey and excelled as the lead attorney for law and motion for one of the largest real estate law firms in Los Angeles, representing hundreds of clients. He is an award-winning attorney who loves his work and strives to get the best possible results for his clients. As an expert civil litigator, he has successfully represented hundreds of clients through difficult litigation.

Partner Ryan G. Block has significant trial litigation experience. He has been a successful litigator since being admitted to the California State Bar. He has completed hundreds of trials from start to finish, with an impressive success rate. Over the course of his career, he has developed extremely good negotiation skills. He is very creative in and out of the courtroom and is eager to go the extra mile for his clients.

Introduction



No one expects to be involved in a collision. However, there are several factors contributing to more and more accidents. Distracted drivers are more prevalent than ever before, due to cell phone usage and drivers simply not paying attention.

With 35 million drivers on the road in California, accidents are a statistical display of human error and can cause an upheaval in our lives.

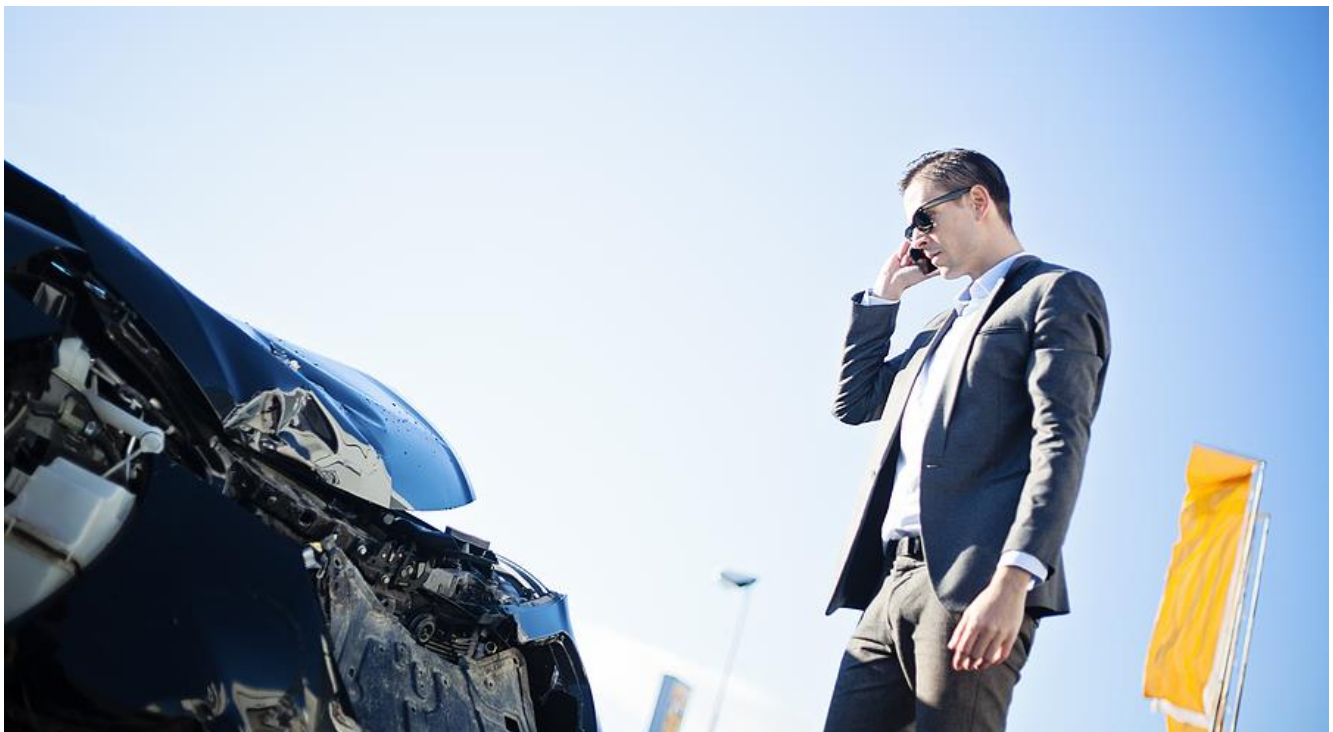
Insurance companies are notorious for not paying out claims and, if they do decide to pay something, will pay only pennies on the dollar. At Block LLP we guarantee you that if you are following the principles of this book, you will get every dollar you deserve in an accident and possibly even more than you would have expected.

At Block LLP we understand after being injured in an accident can be extremely chaotic and confusing to navigate the legal process.

Most people do not know their rights when it comes to getting an adequate rental car, amounts they deserve for the repair and additional loss due to the damage of the vehicle, as well as how much medical coverage is available for treatment. Often the at fault party's insurance will refuse to disclose how much coverage is available leaving injured victims in the dark and scared to seek treatment. With Block LLP on your side, there is no need to worry given the fact that we work with special investigators, who have this knowledge at their fingertips.

Additionally, even your own insurance, that you assume will be on your side, will not disclose the entirety of the coverage you may have and will usually provide you the bare minimum.

We have you covered, from getting a rental car, to medical treatment, and understanding the coverages available to you from your insurance and the at-fault party's insurance. Additionally, our Attorneys are relentless when it comes to making sure that you're not deemed to be at fault when you truly weren't.



01

Prior To Accident Checklist

Get the Most Insurance Coverage Available

The single most important thing you can do to protect yourself in an accident is having proper and adequate coverage. Most people think that they have full coverage when they do not. There really is no such thing as “full coverage” because there are always limits to the coverage you can get. Simply because you have coverages in areas such as property damage, bodily injury, and underinsured motorist, does not mean you are fully covered in a serious accident. Below are the specific categories that address the importance of how much coverage you should get.

Bodily Injury Coverage

This type of coverage is extremely important if you, as the driver, injure another driver or passenger in your own vehicle when you are at fault. This coverage is often mistaken by many policy holders, who think this is the amount they can receive if they are injured.

This coverage protects other people if you are at fault. Nonetheless, this coverage is extremely important if you have any kind of asset such as owning a house, apartment or even a vehicle. Additionally, if you are at fault, an injured party can take you to court and get a judgement on you and try to garnish wages from your paycheck and take monies from your bank accounts.

We highly recommend you get the highest amount available for this coverage. Some companies will offer \$250,000/\$500,000 or more which basically means up to \$250,000 coverage is available for each accident per person up to \$500,000.

Property Damage Coverage

This type of coverage protects you if you are at fault for any damage related to property that is damaged from a collision such as a car, property or sidewalk. Typically, \$100,000-\$250,000 of coverage is sufficient for this type of coverage.

Underinsured Motorist Coverage (Bodily Injury)

This is the single most important coverage to have and is highly recommend you get the maximum available. Most drivers have policies that comply with the bare minimum insurance requirements in California which requires drivers to have only \$15,000/\$30,000 in coverage.

This means that if you are seriously injured in an accident that is not your fault and you don't have any underinsured motorist coverage, you will only be able to recover \$15,000. Could you imagine if you have broken bones, head trauma or need any kind of surgery and the maximum you can get is \$15,000 total. This is where this type of coverage would apply.

We would recommend at least \$1,000,000 in this kind of coverage because any kind of serious injury is easily worth \$1,000,000. The last thing you want to worry about after an injury is not being able to afford your medical bills and being unable to work for a short or extended periods of time.

This coverage will cover these items as well as being compensated for your pain and suffering an emotional trauma related to an accident which could be hundreds of thousands of dollars in value alone for a severe accident. I cannot tell you how many times I see my clients have extremely high coverages for bodily injury and have almost nothing or minimum policies for this category of coverage thinking they had "full coverage."

Underinsured Motorist Coverage (Property Damage)

This type of coverage applies when you are not at fault for an accident and the at fault driver does not have enough coverage to pay for your property damage. It is extremely important to make sure that your coverage equals the value of your car.

At Block LLP we specialize in property damage for clients. Most attorneys do not handle property damage the way that we do. We are able to get our clients loss of use as well as diminution in

value of their vehicle which could equal a substantial amount of compensation that is left on the table. Most people and even attorneys don't know about this.

The loss of use is basically the time it takes for your vehicle to be repaired at the daily rental value of a similar car. Most insurance companies will simply put you into the cheapest rental vehicle and try to get away with undercompensating you.

For instance, if you drive a luxury vehicle such as a Lexus, Audi, Mercedes, BMW, Tesla, or Porsche etc. a \$20 a day rental vehicle is not equivalent. Most of these cars on the low end are worth at least \$100 a day and if your car is in the mechanic or auto Body Shop for sometimes a few months, this could be over \$10,000 that you are not being compensated by the insurance.

Similar to diminution in value, when your car is involved in an accident there is a stigma associated with it and it is now going to be on the Carfax for your vehicle causing your resale value to plummet.

We can get an average of 15% to 20% of the car's value when it is involved in a substantial collision. Whether your car is worth \$40,000 or \$200,000, that is a serious amount of money that you may be leaving on the table. Twenty percent for a vehicle of \$40,000 value would be a claim worth \$8000 and for a \$200,000 vehicle, the claim would be a worth \$40,000.

Example:

Tesla was hit in a substantial rear end crash (over \$7,000 in damages) was worth \$60,000 and was repaired but took 75 days to finish. Let's say the rental value is \$150 per day for retail car rentals as well as online. In this example the Tesla Owner is owed an additional \$11,250.00 for the inability to drive the car for the time it took to repair the vehicle. Additionally the Tesla owner is entitled to about 20% of the car's value which adds another \$12,000 to the value of the claim for the diminished value.

Loss of use:	75 days X \$150 per day = \$11,250
Diminished Value:	20% of \$60,000 = \$12,000
Total claim value:	\$23,250



Get a Dash Camera for Your Vehicle

Even before an accident happens you can arm yourself with valuable evidence to prove you are not at fault. Dash cams have become readily available and cost less than \$100 on amazon or at any electronic store. You should seriously consider having one in your vehicle as it can prove that you were not at fault.

It is the best evidence you can have. Witnesses are not always available, and they may recall things incorrectly. Additionally, you may be at an intersection or an area that does not have cameras or the cameras may not work.

Don't Text or Operate Your Cell Phone While Driving

This is an obvious one but so many people still do it. You can see people all the time on the phone while driving and that they are not paying attention to the road. It is easy to connect to Bluetooth speakers inside your vehicle, so that your hands are free and your eyes are on the road. If your car does not have Bluetooth you can buy a Bluetooth car adapter to assist with this and transmit the sound onto the car speaker for about \$25.00.



02

Five Things You Should Do at The Scene of The Accident

When you are involved in an accident it can be extremely terrifying and hard to focus or know what to do. You will most likely be shaken up which is when preparation becomes extremely important. Always keep in your glove box some simple steps to follow, A pen and something to write on and you will be in much better shape.

- 1 Pull out your phone and start a video and take pictures thereafter.** You want to immediately assess the damage to **both** cars, where they ended up, the surroundings and to possibly record the other party as they may give you some valuable evidence to show they were at fault. They may apologize to you, or they could admit fault right then and there. Make sure that the other party is aware that you are taking a video to avoid any issue of violating any privacy laws. Get them to tell you their side of the story so that they cannot change it later.
- 2 Take a photo of their insurance information, license plate as well as the other driver's license.** Make sure that the insurance information matches the vehicle as well as the driver's information. If for some reason the insurance does not match the vehicle, you will need to notify the police and request a report. If the insurance only does not have the driver listed that is ok, however, I would like to ask if the driver has their own insurance as well and try to get that from them. Make sure you ask for all the numbers and home addresses of the individuals listed on the policy as well as the driver's phone number.
- 3 Look for witnesses.** Ask them for their information including phone number and name. Pay special attention to the witnesses who saw the accident as those will be the most valuable.

- 4 Look for cameras.** Pay attention to your surroundings and every corner or anyone else who may have video footage. If it's a stationary camera, it's not urgent that you get the footage at the moment if it is difficult. However, if it is a camera that will be unavailable unless you get the footage at the moment, obtain the footage immediately along with the name and phone number of the person that recorded it.

- 5 Police report.** You should always have a police report taken at the scene so that you can document what happens and have the police take key witness statements. More recently police have been trying not to take the reports unless someone is injured. It is very common for people in that moment right after an accident to feel as if they are uninjured, however 24 to 48 hours later they are in severe pain. If you have whiplash or any other jerking motion on your body, it is important to let the officer know and to insist on a report being taken. Common areas of injury other than extremities can include the neck, lower back, shoulders, ribs from the seatbelt and head.

03

Post Accident Tips for Recovery- Time Is of The Essence



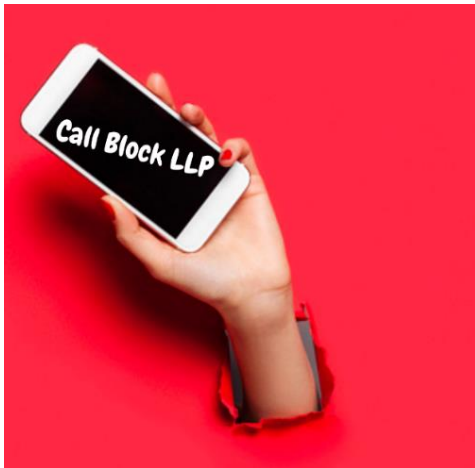
Seeking Medical Care

If you are in any way feeling an injury other than a small cut or scrape, I would strongly recommend that you immediately seek medical treatment either by going to the hospital or to urgent care directly from the scene of the accident. If you hit your head, I would strongly recommend that you go to the hospital so that they can take imaging and make sure that there is no internal bleeding as this could be potentially life threatening and urgent.

Often people right after an accident will not feel any type of pain because they have high adrenaline levels, and the swelling has not yet occurred to create a feeling of pain. It is of utmost importance that when you seek medical care that you inform the doctor of all of your concerns and make sure that they document them.

Insurance companies love to cross reference all of your medical records to try to point out inconsistencies even when there are none. Take your time when you are talking to the doctor and keep a journal or a section in your phone notes where you can list all of your symptoms, pains, and aches in one area so that if you forget to mention something to the doctor you have this information available in the future since doctor appointments can be short and you may be frazzled from being hurt.

Immediately Speak to An Attorney and Let Them Handle the Case.



The insurance companies are not your friends and hire people and train them to act nice to you for the purpose of recording your statement so they can find a way to pay out the smallest dollar figure possible to you, the victim. You should never speak to your insurance or the other party's insurance who crashed into you. The compensation you get being represented even after the attorney's fees are paid from the settlement will always and categorically be far greater compared to handling the claim by yourself.

No good attorney will ever allow you to speak to the insurance because they do not want you to accidentally give out information that could be used against you and cause you to be deemed at fault by the insurance and get nothing.

This error could even cost you thousands of dollars out of your own pocket by having to pay a deductible, have your insurance go up and even possibly have the other driver sue you. Personal injury attorneys specialize in making sure your property damage, injury claims, medical bills, lost wages, emotional suffering, and pain are all compensated.

If an adjuster knows that you do not have an attorney, they will do whatever they can to not pay you including hiding information and your legal right to receive various forms of compensation. Additionally, insurance adjusters will try to get you to sign off on all of your rights with minimal payment so that if you accept their offer, you are legally unable to get any other compensation.

Report the Claim

You are required to report the claim to the DMV If anyone is injured or the vehicle damage exceeds \$750.00, you must report the accident to the Department of Motor Vehicles within 10 days. Failure to notify the DMV may result in the suspension of your driver's license. Most people do not know about this, and they get unfriendly reminders from the DMV that your license is or will be suspended. Make sure you do not make this mistake.

Final Thoughts

Accidents happen no matter how careful you are. Hopefully, this short book will teach you some of the basic things you need to know to prepare yourself and help you through an accident. However, if you are not an injury attorney, you will always get taken advantage of by big insurance companies and their trained adjusters who make money by giving out as little as possible. They do this for a living and deal with thousands of accidents.

We get calls all the time where an injured client signs a release of all liability with the insurance for a small fraction of what their case is worth. It is important to hire a lawyer right after an accident if you are injured or have considerable damage to your vehicle. You will not only get the best chance of winning the case but also will get significantly more compensation even with your attorney's fee. It is also extremely important to pick a good attorney who has time for you and has great trial experience.

Attorneys who are known by the insurance adjusters to go to trial get 20-30% larger settlements on average because the insurance knows they will have significantly higher costs, such as paying for their own attorney to defend the case which all gets factored into your settlement.

Do not let anyone take advantage of your unfortunate situation. We are always available to consult with you at no charge, so feel free to give us a call anytime you need help.