

Common Questions About Automobile Accidents

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An automobile collision is usually a very traumatic experience causing many fears and concerns. Those involved usually suffer damage to their automobile and sometimes personal injuries. Compound having your automobile damaged and sustaining personal injuries along with the related medical expenses and missed work, and most people will naturally feel overwhelmed.

As the provider law firm for the OEA Personal Legal Services Program (PLSP), the White Law Firm would like to provide some simple answers to some common questions that arise when such accidents occur:

Q: Should I give a statement to the other driver's insurance adjuster?

A: Be very careful with any statement you make before speaking to an attorney. Insurance adjusters are trained to gather all information that helps their cases. You may give a statement that could later hurt you in resolving your case. Additionally, never sign anything before having an attorney review it first.

Q: What are the damages that I can expect to recover in a typical automobile collision?

A: You are entitled to recover property damage, past and future medical bills, lost wages, lost earning capacity, pain and suffering, and damages for any permanent body impairment.

Q: What happens if both myself and the other driver are at fault?

A: In Oklahoma, each driver is responsible for his/her own fault in causing an accident. In order for you to recover your damages, you must not be greater than 50 percent at fault. For example, if you were found to be 49 percent at fault, you would be entitled to 51 percent recovery of your damages. However, if you were found to be 51 percent at fault, you would collect nothing and could now be sued by the other driver. This is why it is very important to have the White Law Firm help with your case early on to guard against what could be a very unhappy outcome.

Q: What is the time period in which a case relating to an automobile collision must be filed in court?

A: Most personal injury cases in Oklahoma must be filed within two years from the date of the loss. This statute of limitations period varies with different kinds of cases and in different states. If the time period has passed before you have either settled your case or

filed suit, you will most likely be barred from any recovery. For this reason, it is wise to immediately contact an attorney to determine the particular statute of limitation in your case.

Q: Do attorneys require payment when I first visit them regarding an automobile collision case?

A: Typically, an attorney does not require any advance payment for an initial consultation regarding your automobile collision case, or any other case. We provide free evaluation of all types of cases for all OEA members and their family members under PLSP.

Q: What fee will an attorney charge me if they handle my case?

A: Most firms handling personal injury cases do not charge an hourly fee. Instead, firms usually charge a contingency fee, which is usually 30 percent to 40 percent of your gross financial recovery, computed before deduction for costs. However, OEA members and their qualified family members under PLSP receive the benefit of a discounted contingency fee starting as low as 25 percent. This can amount to several thousand dollars in savings.

In sum, if you or a loved one has been involved in an automobile collision, it is very important that you contact an attorney immediately. Insurance companies handle automobile collision cases everyday. They train their claims adjustors to ask the right questions and to identify information necessary to help reduce the claims they pay out to victims.

Most people are unfamiliar with the intricacies of dealing with an insurance adjuster and will be at a substantial disadvantage. No matter how friendly or helpful the claims adjustor may appear, his/her goal is to settle the claim for the least amount possible. This automatically places you in an adversarial position leaving you legally vulnerable to costly mistakes.

The White Law Firm has handled hundreds of personal injury cases and understands how insurance companies and their adjustors operate. Our mission is to help people in need by providing outstanding legal representation to prevent good people from being victimized with high-pressure tactics used by insurance companies.

With PLSP, we stand ready, willing, and able to protect OEA members and their families during a time of need.