

Six Tips for Maximizing Your Personal Injury Recovery



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WELCOME

Most of us during our lifetime will experience at least one tragic event. In some situations, through no fault of our own, this event will put at risk our life as we know it. In other situations, our own actions may have led to the tragic circumstances we find ourselves in. Regardless of the cause, we may find ourselves unable to reasonably act to protect against the consequences often forced on us do to fear, confusion, anger or depression.

- **Personal injury:** *If you find yourself faced with the potential for loss of earning ability, your spouse's loss of his or her employment, rising medical expenses, or permanent injury or loss of life due to injuries caused by another, an experienced attorney like **Thomas M. Mingus** and his office can help you pursue appropriate and just compensation for your injuries or the injuries or death of a loved one.*
- **Family law:** *The issues in a dissolution of marriage will define not only your future, but the future of your children. The fear of the unknown can paralyze you and create anxiety. Attorney Thomas M. Mingus is a problem solver and an experienced advocate and can help in finding a creative solution to complex problems with sensitivity to outcomes. He is also willing to fight in court to protect your rights in obtaining a fair and favorable outcome.*
- **Criminal law:** *If you have made some bad decisions in your life, resulting in criminal prosecution, or if you are falsely accused of committing a crime you did not commit, you need the help of an experienced criminal defense attorney.*

Attorney Thomas M. Mingus has built his reputation on individual client service and timely communication with a commitment to excellence. He has a reputation in the legal community for ethical, honest, aggressive and knowledgeable representation of his clients.

If you find yourself facing a situation that requires legal representation and your are confused as to what can be done, **Attorney Thomas M. Mingus** will be able to explain the law and help you understand how it can protect you and help you obtain the result your are entitled. Call today at 573-443-5202.



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Suffering injuries in an accident can be one of the most frightening and frustrating experiences of your life. In addition to dealing with your physical recovery, you are also faced with a variety of other obligations and decisions. When injuries related to the accident are life-threatening or involve long-term recovery, related issues can be even more complex.

If you are injured in an accident that was not your fault, the costs related to your care and recovery may not be your responsibility. This is why it is so important to work with someone who understands the legal aspects of personal injury. Despite the changes that occur in your life following an accident – some of which might be permanent – you should never feel obligated to handle all of the responsibility on your own. Furthermore, in Missouri, in addition to being compensated for your medical bills, you are also entitled to recover for your pain and suffering, lost wages, future lost wages, and possibly other damages related to your struggle to restore your life to normal.

You will likely feel overwhelmed in the days and weeks following, and choices you make in the immediate aftermath of an accident determine how the situation plays out in the long run. What are some of the things you can do immediately following an accident to maximize your personal injury recovery?

1

Seek the Appropriate Medical Treatment

First and foremost, you need to seek proper treatment for your injuries. Not only is this important to ensure your body heals correctly following your injuries, it also helps you build a stronger case. In order to recover the money you deserve to help with your medical costs, your injuries and ailments must be officially documented by a medical professional. It is also important to be open and honest with those treating you. If you are the type who prefers to downplay injuries and not seek sympathy, now is not the time to brush off pain. Proper assessment of your injuries following an accident is essential for ensuring you receive fair compensation.



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2

Preserve Evidence from a Car Accident

In most auto accidents, law enforcement does very little to preserve evidence at the scene of the crash unless there is a death or a life-threatening injury that occurs. If you are unable to do so, ask a friend or relative to return to the scene as soon as possible and take photos of the area.

It is also important to not authorize repairs on your vehicle until you have spoken with an attorney about whether it should be preserved in its existing condition. If anyone witnesses your accident, it is important to get their personal information so your attorney can speak with those who saw events unfold. This includes passengers in your vehicle at the time of the crash. Finally, have someone take photos of your injuries immediately after and in the days and weeks following your accident. All of this documentation makes it easier to build a strong case in your favor.



3

Notify Your Employer of the Accident and Record All Time Missed from Work

If you must take time off from work to recover from your injuries, you should let your employer know as soon as possible. Depending on the circumstances, you might be entitled to time away under the Family and Medical Leave Act. If you were injured on the job, there might be certain benefits available under workers' compensation laws. Your employer should record the amount of time you miss due to your injuries and those records can then be used to determine compensation for lost wages. It is also a good idea to keep a record on your own of time missed from work and other activities.

4

Do Not Accept the Settlement Offered by the Insurance Company – at least not Immediately

Chances are you will be offered a settlement from the insurance company shortly following your accident. Though it might be tempting to accept the money, chances are the offer is much lower than what you deserve. Additionally, you need to be sure



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that your injuries have been properly diagnosed and that you have reached maximum medical improvement before you consider discussing settlement. Speak with an experienced personal injury attorney about your situation and the settlement offer. He or she can explain your rights and advise you of the likelihood of receiving a higher offer at a later date. In some cases it may benefit you to settle and avoid a lengthy court battle, but only an experienced attorney can help you determine the best option for you.

5

Educate Yourself about the Various Types of Insurance Coverage and How They Apply in Your Case

In most instances, the person responsible for an accident – the other driver or the property owner where your injuries occurred – will have liability insurance. This type of insurance provides payment to the injured party (you!) if the insured person was negligent.

If you are injured in an automobile accident, your auto insurance coverage might also include medical payments coverage that will provide compensation toward your medical bills. All policies in Missouri will also include uninsured motorist coverage, so you will be compensated by your insurance provider even if the driver at fault did not have insurance. You may also have underinsured motorist coverage that could increase the insurance coverage available in your case. Ideally, you will understand your coverage prior to an accident, but if you are unsure how coverage works, now is the time to learn.



6

Interview and Choose an Experienced Personal Injury Attorney

As soon as you are able, hire a personal injury attorney familiar with laws in your state to represent you. He or she will have resources that can help you build a strong case or receive a settlement that is appropriate for your circumstances.



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If you are in need of a personal injury attorney, **Thomas M. Mingus** and his office can help. Thomas M. Mingus has been practicing law in Missouri since 1993, and he has successfully handled hundreds of personal injury cases and is personally involved in each client's case from start to finish. The Mingus Law Office is committed to seeking the maximum recovery that we can obtain on your behalf. The amount of that recovery depends, of course, on the nature, duration and severity of your injury. Thomas M. Mingus has the training, experience and resources necessary to make sure you obtain the compensation you deserve.

We look forward to being of service to you and your family and to help you work through what can be a very frustrating and challenging time in your life.

To learn more or to schedule a free consultation, contact Thomas M. Mingus at **573-443-5202** or by email at tom@minguslaw.com.

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