



JASON & DEBI CHALIK

D E A L I N G   W I T H   T H E

# AFTERMATH

---

SEVEN MISTAKES TO AVOID FOLLOWING A

## Florida Auto Accident

D E A L I N G   W I T H   T H E  
**AFTERMATH**

---

SEVEN MISTAKES TO AVOID FOLLOWING A

**Florida Auto Accident**



JASON & DEBI CHALIK

D E A L I N G   W I T H   T H E  
**AFTERMATH**

---

SEVEN MISTAKES TO AVOID FOLLOWING A

**Florida Auto Accident**

WORD ASSOCIATION PUBLISHERS

[www.wordassociation.com](http://www.wordassociation.com)

1.800.827.7903

Copyright © 2011 by Jason Chalik, Debi Chalik

All rights reserved. No part of this book may be used or reproduced in any manner whatsoever without written permission of the author.

Printed in the United States of America.

ISBN: 978-1-59571-613-2

*Designed and published by*

Word Association Publishers  
205 Fifth Avenue  
Tarentum, Pennsylvania 15084

[www.wordassociation.com](http://www.wordassociation.com)  
1.800.827.7903

# T A B L E O F C O N T E N T S

---

|  |    |
|--|----|
| DISCLAIMER .....   | 7  |
| INTRODUCTION .....   | 9  |
| BEFORE WE START .....  | 13 |
| MISTAKE #1:<br>Believe Accidents Happen to the Other Guy .....   | 15 |
| MISTAKE #2:<br>Make Snap Decisions And Put It All Behind You. ....   | 19 |
| MISTAKE #3:<br>Fail to Document the Accident, Photograph Vehicles,<br>Gather Witness Information, or Call the Police .....   | 29 |
| MISTAKE #4:<br>Believe or Do What the Insurance<br>Company Tells You. ....   | 33 |
| MISTAKE #5:<br>Hire the Wrong Lawyer, Fail to be Honest with Your<br>Attorney, and Exaggerate your Injuries or Damages ..... | 43 |
| MISTAKE #6:<br>Avoid Timely Medical Treatment and Don't Follow<br>the Doctor's Orders or Advice .....                        | 51 |
| MISTAKE #7:<br>Fail to Take Immediate Action .....   | 55 |
| Q & A<br>Frequently Asked Questions .....  | 57 |

|   |    |
|---|----|
| CONCLUSION .....                                      | 63 |
| ABOUT THE AUTHORS                                     |    |
| Law Offices of Chalik & Chalik .....                  | 65 |
| APPENDIX 1:   |    |
| Critical Steps to Take if You Have Been Injured ..... | 67 |
| APPENDIX 2:   |    |
| Notes & Driver Exchange Form .....                    | 69 |

## **D I S C L A I M E R**

---

You will find this book to be insightful and a general, educational guide on Florida accident claims. This book is not designed to provide specific legal advice, as each case is unique. The subject matter is for informational purposes only and is based upon Florida law. For specific legal advice regarding your case, consult with an experienced Florida **personal injury** lawyer who will be able to review your situation and the factors involved.





## I N T R O D U C T I O N

---

You are in an accident. The scene is chaotic. Kids are crying. People are yelling. Traffic is backing up. You might be injured. You're definitely confused.

This is not the ideal situation to attempt to make smart decisions or even know what to do next.

If you read this book, you'll know exactly what to do—both to ensure the injured are cared for, and your legal rights are protected.

That's why we wrote *Dealing with the Aftermath: 7 Mistakes to Avoid Following a Florida Accident*. Insurance companies count on accident victims making key mistakes that could hurt their chances of recovering fair compensation.

From calling the police to seeking medical attention, to not signing any documents without a skilled **automobile accident** attorney present, your rights are only protected if you have considered the implications of every step you take.

The accident scene is only the beginning of confusing situations you will confront. You will soon meet with an insurance adjuster—a pleasant, thoughtful person who appears genuinely concerned about your situation. Don't be fooled.

Let's face it—insurance companies make money—lots of money—by minimizing what they pay on accident claims just like yours. How do they do this? By...

...Contacting you within hours or days following the accident and telling you your claim is invalid, or by offering a settlement far below what your claim is actually worth.

...Inserting language into the settlement you will sign that absolves them from future responsibilities.

...Not protecting your rights.

Don't expect an insurance company to protect your rights. They will call you relentlessly after your accident—seemingly to ensure you're OK—or that you are looking after your injuries.

Don't trust the insurance company. What they're looking out for is their bottom line and best interests—not yours.

That's why you should hire an attorney skilled in accident and personal injury law. What you might not know to be “common sense” in an accident case is second nature to an experienced attorney. By calling an attorney, insurance adjusters by law cannot call you to discuss the case. The attorney can help ensure your car is repaired, your wages are covered, your bills are taken care of—especially if you are injured, in pain and have ongoing medical bills.

Attorneys and smart consumers have a saying: “Ignorance of the law is no excuse.” We wrote this book to help you learn your rights in the event of an accident. You now have everything you need to know, in one place.

Knowing your legal rights before you get behind the wheel—or climb into the passenger seat of someone else’s car—can protect you.

Most of all, don’t lose control of the situation—or your legal rights.



Each chapter in this book deals with specific critical issues relevant to protecting your accident claim. Think of this book as a guide that will not only help you with the aftermath of an accident, but will also reveal common myths of injury claims.

Here are some of the mistakes we will be discussing:

**MISTAKE #1: Believe accidents happen to the other guy.**

Accidents don't happen to the other guy; sometimes you are the "other guy." You have to plan and prepare for the possibility of an accident.

**MISTAKE #2: Make snap decisions and put it all behind you.**

Snap decisions cost you money. Besides, decisions made quickly don't necessarily "put it all behind you." Injuries can linger. Damages can cost more than anticipated. Quick decisions may leave you unprepared for an uncertain future.

**MISTAKE #3: Believe what the insurance company tells you, speak with an insurance company without consulting a lawyer first, sign a medical waiver from the other insurance company.**

The insurance company is not your friend. They may seem nice enough. They're out to protect their bottom line. So, you have to protect yours.

**MISTAKE #4: Hire the wrong lawyer, fail to be honest with your attorney and exaggerate your injuries or damages.** It is very difficult for an attorney to protect your interests if you lie or exaggerate the nature or extent of your injuries. You and your attorney are partners in recovering compensation for your injury claim.

**MISTAKE #5: Avoid timely medical treatment and don't follow the doctor's orders.** Ignoring your doctor's recommended treatment or regimen is not just about hurting your claim. Going against medical advice can cause your injuries to linger or get worse.

**MISTAKE #6: Fail to document the accident, photograph vehicles, gather witness information, or call the police.** Memory fades. Skid marks grow faint. Details slip away. Witnesses escape you. If you don't fully document your accident scene and those who saw it, your claim could evaporate with them.

**MISTAKE #7: Fail to take immediate action.** The aftermath of an accident is a chaotic rush. You're confused, people are frantic, there might be injuries. You let details slip away, or you fail to take action in the days or weeks that follow. Time is of the essence.

## M I S T A K E # 1 :

---

### Believe Accidents Happen to the Other Guy

Accidents happen to the other guy, right?

In one word, “Wrong.”

The simple answer is, *you* are the other guy.

Accidents happen to safe drivers with unblemished records and habitual traffic offenders alike. They happen to drivers who’ve never been in an accident, and to unlicensed drivers whose limited skills create dangerous driving situations.

Millions of Americans are injured or killed in motor vehicle accidents every year. Even more tragic is the fact that the majority of accidents involving cars, **trucks** and SUVs could have been prevented if proper driver safety was applied. An automobile accident can cut your life short or steal away someone you love. In a blink of an eye, it can completely alter your life and impair your physical and mental health.

There are many reasons why people get into car accidents. National Highway Traffic Safety Administration (NHTSA) statistics show that:



- Of reported accidents, 98 percent involve one single distracted driver.
- The number-one driver distraction is “rubbernecking,” which is looking at something else on the road like a breakdown or, ironically, another accident.
- Other **distracted-driver** activities include admiring the scenery, looking for road signs or landmarks, fiddling with the radio or music player, tending to children, interacting with passengers, and using a cell phone.
- Increased cell phone usage while driving is suspected as a culprit in more and more traffic accidents, as reflected in some state laws restricting cell phone use while driving. (According to the government website, *www.distracted.gov*, people who use hand-held devices, such as cell phones, while driving are four times as likely to get into injury crashes.)
- In 2008, Florida had 2,978 traffic fatalities. The state outpaced the national average in fatalities per 100,000 population, with 16.25 per 100,000, almost triple that of the best state’s number, versus the national average of 12.25.
- Among licensed drivers, about 5% are 19 years old or younger, some 8.4% are between the ages of 20 and 24, with 57% between 25 and 54 years of age. It falls off from there. Those 55 to 64 years old account for 14.8% of all accidents nationwide, with drivers between the ages of 65 and 74 accounting for 8.4% and those 75 and older accounting for 6.5%. If you fall in those statistics, you are the other guy.

## Thank You for previewing this eBook

You can read the full version of this eBook in different formats:

- HTML (Free /Available to everyone)
- PDF / TXT (Available to V.I.P. members. Free Standard members can access up to 5 PDF/TXT eBooks per month each month)
- Epub & Mobipocket (Exclusive to V.I.P. members)

To download this full book, simply select the format you desire below

