

# Benefits of Hiring a Lawyer to Handle Your Accident



**STEWART +  
HARMONSON**



**Getting into an accident with a commercial truck may leave you feeling lost.**

**You are no doubt in pain. Your vehicle needs repairs or is totally destroyed.**

**An insurance adjuster is calling you to get a statement and you are not sure that you should agree.**

**The hospital just sent you a bill for several thousand dollars in the mail. You**

**Who is going to help you get through all of this?**

**At *Stewart + Harmonson*, we know how to make sure that you get the full compensation you deserve for your injuries. When it comes to commercial truck accidents, we know how to guide you every step of the way.**

**Here is what you can expect after hiring Stewart + Harmonson to help with your commercial truck accident case:**

## **1. Getting You the Right Medical Care**

The most important consideration is to help you get medical attention and treatment for the injuries sustained in the accident. Our goal as personal injury lawyers is to make sure that you receive the best medical care possible, whether that injury is catastrophic or minor.

If you do not have medical doctors and therapists, we will work with affiliated physicians, facilities and therapists to get you all of the medical care that you may need after an accident.

A good injury lawyer will work with orthopedic surgeons, physical therapists, and sometimes chiropractors to get help for spinal injuries. There are other specialists like neurologists and neuropsychologists to help with traumatic brain injuries.





## 2. Helping You with Your Damaged Vehicle

Our team will assist you in getting your car repaired by the negligent company's insurance company.

If your vehicle is beyond repair, then the insurance company will declare your vehicle a "total loss."

If the vehicle is declared a total loss, then the insurance company must pay you the fair market value of the vehicle before the accident. If it's not a total loss, you are entitled to repairs and a rental during the repair process.

## 3. Establishing Liability of the At-Fault Driver and Insurance Coverage

Our team will then obtain the accident report and review it to uncover any issues. We will undertake any investigation that is necessary to establish the other driver's fault. We also work closely with accident reconstructionists and trucking company experts throughout the country to investigate and determine the root cause of the crash, including the negligence of the driver and their carriers.

We will then send a letter to the at-fault party and their insurance company to notify them of the claim. We will also send a letter to your automobile insurance company to determine if there is any coverage that may help with your medical bills and lost wages.

Next, we'll work with the insurance adjuster by telephone and other communication with the goal of having the insurance company for the at-fault driver admit that their insured driver was at fault (for settlement negotiation purposes) and verify that the insurance policy is in effect and covers your damages.





## 4. Pre-Lawsuit Settlement Negotiations

If the insurance company accepts liability, the next step is often to attempt a pre-lawsuit resolution of your claim. However, in certain circumstances, for example if you are catastrophically injured, we may skip this step and file a lawsuit immediately.

We will not attempt to settle your claim unless and until you have either fully recovered from your injuries or have met maximum medical improvement.

This is not a quick process. If we attempt to settle your case before you are done with your medical treatment, you might miss out on injuries that were uncovered during your treatment. We will not want to miss any item of damage that can be claimed for you in settlement negotiations. A quick settlement is almost always a bad settlement.

Once your medical treatment is completed or we have a full picture of your medical damages and injuries, we will attempt to settle your case prior to the filing of a lawsuit.

You will be involved in this process, and we will not settle a case without your advice and consent.

## 5. Filing of a Lawsuit and Taking the Case to Trial If Necessary

If your claim cannot be settled with the insurance company for the at-fault company and its driver or the need otherwise arises to file a lawsuit without pre-lawsuit negotiations, we will promptly file a lawsuit on your behalf. The process of filing a lawsuit is an intensive and time-consuming process. It can take more than a year and often times longer to finish the lawsuit process.

After we file the lawsuit, a court-ordered settlement conference called mediation will take place. If the parties cannot reach a settlement agreement, the lawsuit will go to trial. We're here to make this process as easy as possible for you and your family.



**Call 575-333-HELP to schedule your consultation  
with Stewart + Harmonson.**