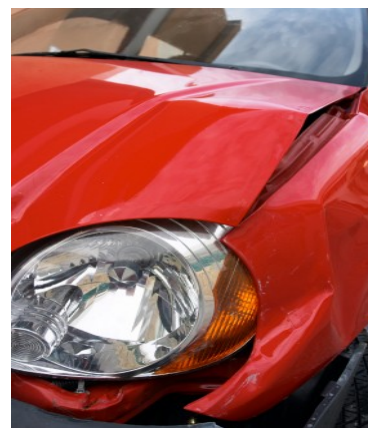




**FREQUENTLY ASKED QUESTIONS ABOUT
ILLINOIS MOTOR VEHICLE ACCIDENTS**

Q: What is my case worth?

A: The value of a case depends on a variety of factors and cannot be determined without analyzing information regarding your injury, medical bills, loss of income, and permanency of your injury. There is no rule of thumb, and each case involves a different set of facts and injuries results in a different amount of damages. Damages resulting from a Personal Injury Automobile Accident case can include cost of medical bills incurred, future medical bills, lost wages, disability, disfigurement, past pain and suffering, future pain and suffering, loss of a normal life and risk of future injury. The amount of money awarded for each element of damage depends on the individual person. An experienced reputable personal injury attorney will not give you an estimate as to the value of your case at the initial interview and will need to read the medical records and analyze the case before evaluating the value of the case.



Q: How long will it take me to receive my money?

A: The length of time necessary to conclude your automobile accident injury case depends upon a number of



factors. The amount of time it takes you to recover from your injuries usually determines how much time is necessary to conclude your case. The amount of time before you receive a check for your injuries also depends on whether your case is settled, goes to trial or is appealed. You should not settle your claim until you have been released by your treating physician or he can estimate the cost of your future medical expenses. If you attempt to settle your case prematurely, the insurance company will realize the case is not ready for settlement and this will usually result in you recovering short money. As a rule of thumb, you should not expect your case to be resolved either through settlement or Trial until after you finish your medical treatment or achieve maximum medical improvement from your injury.

Q: Where will the money come from to compensate me?

A: The at-fault party's insurance typically pays for your damages up to the liability limit of the defendant driver. It is very important to learn the liability limits of the defendant driver right away. If you become a client of Franks & Rechenberg, P.C., we will obtain that information shortly after we're retained. Your own automobile insurance company may pay for your damages, if the at-fault party was not adequately insured or was underinsured, provided you have uninsured or underinsured motorist coverage. This coverage is called Uninsured Motorist Coverage (UM Coverage) or Underinsured Motorist Coverage (UIM Coverage). It is very important to carry adequate Uninsured and Underinsured Coverage insurance to protect yourself and your family from drivers who have little or no insurance. Your own insurance company will usually pay your medical bills up to the medical payments limit on your policy. Generally, your insurance company is reimbursed for the medical bills they paid when the case is resolved.



Q: Will I have to go to court?

A: Not necessarily. Some Personal Injury motor vehicle accident cases are concluded without even filing a lawsuit. Most lawsuits are settled without an actual trial. If a lawsuit is filed you are usually required to give a deposition, which is sworn testimony regarding the facts and circumstances surrounding the



crash, your medical treatment and the extent of your injuries. A settlement avoids the costs and delay of a trial and in some circumstances may result in a greater net recovery. However, if the case cannot be settled on satisfactory terms, it may be necessary to file a lawsuit then try it in court. David N. Rechenberg of Franks & Rechenberg, P.C. has successfully tried hundreds of Personal Injury Automobile Accident cases before judges, juries and arbitrators. Insurance companies pay more money on cases when they know the injured party is represented by an attorney who will try a case to a jury.

Q: Can I recover even if the accident was my fault?

A: Only if your fault in the accident is determined to be less than 50% of the total fault for the collision, by a judge or jury. Your potential recovery is not based on the defendant's insurance company explaining that you were more than 50% at fault. If you are found not to be more than 50% at fault, then your recovery is reduced by the percentage of your fault. If the defendant's insurance company tells you that they will not pay the claim because you were more than 50% at fault, do not believe them because only a judge or jury can make that determination. The insurance company does not have your best interest in mind when dealing with you. Remember, insurance companies make their money collecting



insurance premiums, not paying claims. If you were injured in a car crash and you need to determine if you have a case where you were partially at fault, call David N. Rechenberg at Franks & Rechenberg, P.C. for a free audit of your case.

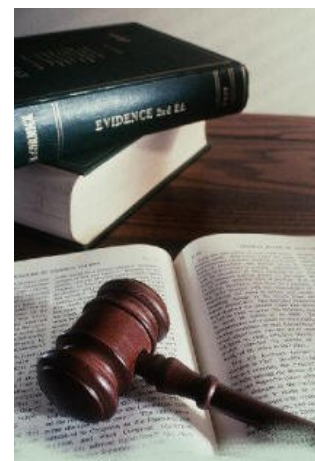
Q: Do I have to see a doctor?

A: Yes. If you are injured in an automobile accident, you should seek medical attention. Whether or not you have a claim, you should be examined by a doctor, both for your own peace of mind and to document the injury in order to support your claim. Frequently, directly after an automobile accident your injury will not appear immediately, but develop over time. Even if you don't immediately go to the hospital or see a doctor does not mean that you do not have a case. Whenever symptoms first appear, go to your family doctor, a hospital emergency room, or another medical professional to obtain medical treatment. You should always follow the directions of your treating physician, attend all appointments and undergo all recommended diagnostic and therapeutic treatment. Failure to follow your doctor's orders will hurt your case.



Q: What should I do if I can't afford an attorney?

A: Franks & Rechenberg, P.C. will agree to pursue your personal injury automobile crash claim on a contingency fee basis, which means that the firm's fee is subtracted from any amount that the firm collects for you. If no amount is recovered, then Franks & Rechenberg, P.C. receives no fee, but the client is typically responsible for actual expenses, such as court filing fees or witness fees, whether he or she



wins or loses the case. Franks & Rechenberg, P.C. generally charges a 1/3 contingency fee for Personal Injury Automobile Accident cases, but that percentage may vary depending on the facts of the case.

Q: How soon must I file my claim?

A: Usually you have 2 years to file a personal injury automobile crash claim, but depending on the particular defendant, you may be required to file a 6-month notice of claim before filing the lawsuit. The statute of limitations for a municipality or local government



entity is usually one year. Failure to timely file the lawsuit or notice can permanently bar your claim. Failure to notify your own automobile insurance carrier in a timely manner of your Uninsured Motorist claim or potential Underinsured Motorist claim may also bar your claim. It is to your benefit to call David N. Rechenberg at Franks & Rechenberg, P.C. to schedule an appointment for a no-cost or obligation audit to review the facts of your potential case before it is too late.

Q: What should you do if the insurance company adjuster is calling you asking to take your recorded statement or sign medical authorizations or wage loss authorizations and you do.

A: Call David N. Rechenberg of Franks & Rechenberg, P.C. at (847) 854-7700 and order his Free Audio CD Informational Guide, “ Learn the Seven Questions You Should Ask the Claims Adjuster When He Calls Asking for Your Recorded Statement”. The Informational Guide is also available in booklet form, free for the asking, and available on the website.

Q: Should I accept a check from the at-fault driver or his or her insurance company?

A: That depends. Accepting a check may be construed as a settlement that prohibits you from obtaining any additional amounts from the at-fault driver or his or her insurance company. Therefore, you should not accept a check or sign a release from the at-fault driver or his or her insurance company until after you have



discussed the matter with an attorney. An insurance adjuster may push you to settle the claim for the lowest possible amount and may discourage you from contacting an attorney. You should ignore that advice, and consult Attorney David R. Rechenberg immediately before accepting any payment, signing any release, or otherwise settling your claim to insure that you are receiving fair compensation and not jeopardizing your right to a full and fair recovery.

NOTE:

Insurance studies have found that people injured in car accidents recover 2 to 3 times more money with an attorney than without. Insurance companies know this. That is why they do not want you to hire an attorney and encourage you not to speak to an attorney about your case. If you were injured in a car crash and it was not your fault, protect yourself and your family, contact David N. Rechenberg who has over 20 years experience fighting insurance companies and recovering millions of dollars for his clients, who were injured in car accidents.



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