



**SCOTT KALISH**



**ALEX REICH**

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## KALISH LAW FIRM

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## FREE CONSULTATION

### Practice Areas

- Personal Injury
- Auto & Truck Accidents
- Workers' Compensation
- Wrongful Death
- Medical Malpractice
- Nursing Home Negligence
- Motorcycle Accidents
- Railroad Accidents
- Premises Liability

**No Fee If  
No Recovery**

**Helping Accident Victims  
Over 25 Years**

## After A Car Accident: 6 Things To Know About Insurance Companies

If you're in a car accident, you will likely be contacted by an insurance adjuster. The adjuster may seem to be trying to help you, but to obtain the maximum compensation for your injuries, you need to know how insurance companies and adjusters work. Here are six key things to know.



the adjuster's loyalty is not to you, you need a lawyer's help when dealing with him or her to get the maximum compensation.

### **2** They purposely delay you.

This makes it more likely you'll give up your claim, evidence will get lost or destroyed or the statute of limitations on your claim will expire. Having a lawyer's help will likely speed up the process, as your lawyer knows how to deal with stalling tactics.

*Continued on other side*

### **1** Adjusters work for the insurance company, not you, and their job is to settle your claim for as little as possible.

Because

## Protect Yourself In Case Of Accidents With Uninsured Drivers

Many car accident victims are surprised to find out they may receive little or no money for their injuries because the other driver has no insurance or just a small amount.

The number of uninsured drivers is high -- in some states as high as 25%. If you're the victim of an accident with an uninsured driver, unless you've taken the proper steps in advance, you may end up paying for some or all of your

medical and other bills yourself.

You can help prevent this from happening by carrying uninsured and underinsured motorist insurance. Uninsured motorist insurance lets you collect money from your own insurance company for accidents with uninsured or hit and run drivers. Underinsured motorist insurance lets you collect money from your own insurance company if the other driver doesn't have enough insurance to pay for all of your injuries.

## Six Key Things To Know About Insurance Companies, *continued from other side*

**3 They want you to sign forms they'll use against you.** This can include a release of your claim for less than you're entitled to receive. To avoid problems, don't sign an insurance company document unless your lawyer says it's okay to sign.

**4 They want you to give recorded statements to use against you.** Anything you say can be used against you. The best way to avoid problems is to consult your lawyer

before giving statement.

**5 They often misstate the scope or amount of insurance coverage.** Adjusters know that if you are unaware of how much money you're entitled to receive under an insurance policy, you will likely settle for less money. Don't be fooled by this — consult your lawyer to see how much insurance money is truly available.

**6 They offer unreasonably low settlements.** To avoid being

misled by this tactic, don't settle your claim without first consulting your lawyer. Your lawyer is truly on your side and is the best person to tell you the fair value of your accident claim.

These are key things to know about insurance companies. By having our help after an accident, you can avoid being misled by insurance companies and increase the chance of obtaining the maximum compensation for your injuries.



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## Workers' Compensation Benefits You Might Receive

Here are some of the main types of benefits injured workers can receive. To find out which benefits you're eligible for, please call us.

- Temporary total compensation
- Permanent partial
- Percent of permanent partial
- Permanent total disability
- Wage loss
- Living maintenance

- Lump sum advancement
- Lump sum settlement
- Change of occupation
- Facial disfigurement
- Accrued compensation
- Travel reimbursement
- Death claim (Survivor benefit)
- Violation of specific safety requirement
- Wages in lieu of temporary total compensation

A graphic with a warm, orange-toned background. It features a close-up of a gavel resting on a wooden surface, with a glass of water and a glass of amber liquid in the background. The text 'In Case Of An Accident' is overlaid in a white, serif font.

### In Case Of An Accident

If you are in an accident, please call us. We handle all types of personal injury cases, and we will fight to get you the maximum recovery.

Please also give our name to a friend or family member if they are in an accident.

Thank you for letting us serve your legal needs.