

Conley & Wirick Frequently Asked Questions (FAQs) Continued

6. *How do I get my medical bills paid?*

If you have health insurance, you should submit all medical bills to your health insurance company. You are paying premiums to carry health insurance, and it is there to be used. You may have medical payments coverage, which is available under several liability policies. Automobile and homeowner coverage usually have this type of insurance, which is available to pay medical bills to anyone who gets hurt in your car, as a pedestrian, on your property, or by a dog bite regardless of who is at fault. Again, we will obtain for you the benefits available to you under this coverage as part of your case.

7. *I'm not the type to bring a lawsuit!*

At **Conley & Wirick** we find that most of our clients do not want to sue. Our goal is to handle your case to obtain the maximum settlement without going to court, and we have done this in the vast majority of cases based upon our experience. However, if the insurance company or other party at fault refuses to treat you fairly, at that point, an aggressive law suit is the only response.

8. *What happens if I was injured in a collision caused by an uninsured driver? What if I my case exceed the insurance coverage of the driver who caused my injuries?*

You may have a claim for Uninsured/Underinsured Motorist (UM/UND) benefits under your own policy. UM coverage is insurance coverage for which you have paid premiums so that you may be compensated for your injuries should you be injured by an uninsured or underinsured driver. If you make a UM claim, your own carrier has the right to use all defenses that the other driver may have had against you. A UM claim essentially creates an adversarial relationship between you and your own insurance carrier. Thus, it is essential to retain experienced counsel when asserting a UM claim. As can be expected, your own carrier will NOT be looking out for your interests (even though you are its own insured!). Instead, your carrier will be looking for ways to pay out as little money as possible. We have a great deal of experience in these types of cases.

9. *I'm concerned that I was the victim of medical malpractice. What should I do?*

You should call and set up an appointment with **Conley & Wirick** immediately. Maine's deadline for bringing a claim for medical negligence is short, and you do not want to wait. Also, gathering the information and evidence to support such a claim can be time-consuming and difficult. We at **Conley & Wirick** are experts at analyzing such cases, and we need to hear from you as early as possible to give you the representation you deserve.

10. *I believe that I was injured by the negligence of a government entity (city, county, state). What should I do?*

You should call and set up an appointment with **Conley & Wirick** immediately. Many claims against government entities are barred by the legal principle of sovereign immunity. However, the Maine Tort Claims Act provides several exceptions that allow injured persons to seek compensation from governmental entities for injuries in certain circumstances. Maine's deadline for bringing any claim that is allowed under the Maine Tort Claims Act is short, and you do not want to wait, because if you miss certain deadlines called statutes of limitation, your claim will be forever barred. We at **Conley & Wirick** are experts at analyzing such cases, and we need to hear from you as early as possible to give you the representation you deserve.

11. Do I have a case?

This is a difficult question to answer without knowing all of the facts and circumstances involved. The success of a case will depend on the specific facts involved and the laws of the jurisdiction or region where the incident occurred. Generally, if you can show that the party responsible for your injuries violated some duty of care (e.g., causing a collision or making a dangerous product), then you probably have a claim against that party for the amount of damages you have sustained. If you think you have a claim in the state of Maine and want some feedback, you can send me an e-mail directly.

12. How much is my case worth?

There is no magic formula or process by which an attorney can predict with certainty the amount of money a person is entitled to receive, especially where damages are awarded for subjective elements called "pain and suffering" and "loss of enjoyment of life." However, our office will have a pretty good idea of a reasonable settlement range after your medical condition has stabilized. We rely on such factors as the extent and permanency of your injuries, the effect your injuries have had on your life, the amount and duration of your medical treatment, the amount of your lost earnings, prior jury verdicts and/or arbitration awards received for similar injuries and my own experience.