

DOUGLAS, LEONARD & GARVEY, P.C
6 LOUDON ROAD, SUITE 502
CONCORD, NH 03301
1-800-240-1988
mail@nhlawoffice.com

A GUIDE TO NEW HAMPSHIRE AUTOMOBILE ACCIDENTS

Because the insurance companies' adjusters and lawyers are experienced in attacking automobile accident claims, it is important to understand the process so we present the strongest case for you. You may be unfamiliar with the procedures involved in a motor vehicle accident case such as yours so we have prepared this Guide to help you understand the general manner in which our personal injury lawyers at Douglas, Leonard & Garvey handle these cases.

I. Investigation

After your file has been opened in our office, the facts are first investigated to determine who is responsible or at fault for the accident. The police report usually determines the cause of the accident and may identify witnesses to the accident. Next, we will assist in getting you the necessary medical care for your injuries. At this point, we make a claim and put the other driver's insurance company on notice of your claim. From this point forward, we will handle all contact with the insurance company.

II. Claim With Insurance Company

Later, when you have completed your medical treatment for injuries caused by the accident. We will talk to the other driver's insurance company about negotiating a settlement. We prepare an extensive packet to provide to the insurance company, including medical records of your care, medical bills and information of any lost wages. As a part of this packet, we provide a personal impact statement. This section describes how the accident and injuries has impacted your life. If the insurance company will not pay you a fair settlement for your injuries, then the next step is for us to file a lawsuit in court.

III. Filing a Lawsuit in Court

If a suit is filed, further investigation is made and, when necessary, periodical medical reports are requested from your doctors and hospital to enable us to follow the progress of your recovery. Also during this period, written "interrogatories" may be submitted for written answers by you and the defendant. These are merely questions about you, how the collision and/or your injuries occurred and the nature and the extent of your injuries and treatment. In

addition, oral “depositions” may be taken. These are oral question and answer sessions, under oath, and the questions and answers are taken down by a court reporter and then typed up. The attorney for the defendant may want your sworn testimony in deposition form as to the facts of your case and we may want to take the testimony in deposition form of the defendant and possibly other witnesses. We will, of course, be with you when your deposition is taken and will meet ahead of time to prepare you for it.

Even after a lawsuit is started, the possibility of settlement always exists at any time during the case. You, of course, make the final decision as to whether a settlement offer is to be accepted or not and we are bound by your decision.

IV. Steps to Protect Your Case

In order for us to effectively represent you and see that your full rights under the law of New Hampshire are adequately protected, it is important that certain basic steps be followed. These things will help result in successful conclusion to your case:

1. Save objects that have or may have a bearing on your case, such as braces, belts, and support or traction devices that were prescribed because of the accident. Keep these items in your possession.

2. Take photographs of your injuries and your use of braces, supports or crutches. This is important because cuts and bruises may fade but the pictures will help show your injuries. Because you use braces, supports or crutches may be for a limited time, photographs of you using those devices show the impact of your injuries.

3. At frequent intervals, and at least monthly, send to us all medical bills, statements and similar items that are related to the accident and received by you.

4. Advise us of any significant developments which occur in respect to your injuries such as being hospitalized, referral by your attending physician to another physician, undergoing surgery, involvement in another accident or discharge from treatment by your physician.

5. Remember that everything you say “can be held against you”. It is best not to give information about your case to anyone, except your doctor.

6. Continue with medical treatment as long as your doctor believes it is necessary. It is very important that you follow your doctor’s instructions and treatment, and do not stop seeing your doctor until you have been discharged from further treatment. The reason for this is two-fold:

- a. We want you to get better as quickly as possible; and
 - b. It is important to your case that a complete, continuous and accurate record of your complaints and treatment be made by your attending doctor. Missed doctor's appointments will be used against you by the insurance to claim that you would not have missed medical appointments if you were really injured.
7. Please be sure to keep copies of expenses relative to your case.
 8. Complete our Automobile Accident Checklist form to organize the necessary information about your car accident.