

If You've been Involved In A Recent Accident Read This....

Attention

ACCIDENT VICTIM....!

**“THIS SPECIAL REPORT GIVES YOU VITAL
INFORMATION YOU NEED TO KNOW**

By

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“I HAVE NEVER BEEN IN AN ACCIDENT OR HAD TO HIRE AN ATTORNEY WHAT DO I NEED TO KNOW?”

Dear Friend

If you've been involved in a serious accident you are probably very scared and overwhelmed with what you should do. That's a completely normal feeling. You have a lot of questions like

- How do I pick the right lawyer?
- How long do I have to file a lawsuit before it's too late
- What are my legal rights?
- What if the insurance company wants to settle...what should I do?
- Do I really need a lawyer to represent my case or can't I just settle my case on my own?
- Will the insurance company offer me a fair settlement?
- What will the insurance company offer me for my personal injuries

If you currently have any of these concerns, then please keep reading this special report.

Hello, my name is Hugh Howerton. I am Board Certified in Personal Injury Law by the Texas Board of Legal Specialization. This means I am a specialist when it comes to handling personal injury claims. Less than **3%** of Texas lawyers are Board Certified in Personal Injury Trial Law. I have been practicing Personal Injury law for 19 years and have an “AV” rating from the Martindale-Hubbell Legal Directory. I have experience in handling catastrophic injury and wrongful death cases. But enough about me.

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For years, I've seen, hard working, honest, unsuspecting people being taken advantage of (that's right, taken advantage of) by uncaring insurance company lawyers who are forced to take sides with the insurance carrier because that's their job. That is why I've taken the time to write this Special Report and offer it to you for **FREE**.

The truth is you might have heard the same horror stories of how injured people lose what is rightfully theirs because BIG insurance company lawyers intimidated them.

There are some "facts" you absolutely need to know, This Special Report details some of these critical facts you want to be aware of in order to ensure you protect your legal right and obtain the proper settlement.

Over the past years, I have encountered many people who have suffered from all types of injuries . Some of these people never went out to seek the legal advice because they didn't know if they had a claim to begin with and where intimidated to see a lawyer.

Each year, I hear of many cases where an injured person is entitled to receive compensation for injuries, but never takes any action to submit a claim to get what they truly deserve. These days doing nothing at all is one of the worst things you can do.

90% of my clients never wanted to hire an attorney. I keep hearing the same thing,

**"If the insurance company would have only been fair
I wouldn't be meeting with a lawyer"**

**ARE YOU COUNTING ON THE INSURANCE COMPANY
TO TELL YOU THE... TRUTH?**

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The harsh reality is that the BIG, STRONG AND POWERFUL insurance companies often try to force the injured party into accepting a lower settlement for their injuries than they truly deserve. The truth of the matter is that insurance companies are in business to make money and the less they pay you, the more profit they can put into their deep pockets.

Please do not let this come as a surprise to you, but there is a strong possibility that the insurance company you have been or will be dealing with **will try to get you to accept to a lesser amount than you deserve.**

Many of these cases happen each year with hundreds of people recovering with far less compensation than they're entitled to receive.

Please, Don't Let This Happen To You! Protect Yourself By Learning Information You Need To Protect Yourself!

The first secret I want to tell you, is that rigid time deadlines exist in which to sue or make claims for different types of injury claims. The failure to act timely to protect yourself can become a complete barrier to your right to recover! This is something the insurance company will never tell you.

The following is a general statement about some deadlines for some types of cases:

- Motor Vehicle Accident: 2 years from the date of the wreck
- Slip and Fall: 2 years from the date of the fall
- Medical Malpractice 2 years from the date of surgery or when you stopped seeing the doctor
- Claims against government entities: Notice must be given within 6 months of the date of injury

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- Dangerous Prescriptions: 2 years from the date you knew or should have known that the harmful drug was causing you injury

WARNING: THESE ARE GENERAL STATEMENTS OF LIMITATIONS. THERE ARE MANY EXCLUSIONS AND YOU SHOULD CONSULT AN ATTORNEY CONCERNING YOUR PARTICULAR CLAIM AND THE APPLICABLE STATUTE OF LIMITATIONS AND ANY AVAILABLE EXCEPTIONS.)

IF INJURED BY SOMEONE ELSE'S FAULT, WHAT ARE YOU ENTITLED TO?

The second secret is that if you are injured through no fault of your own but by someone else's negligence, TEXAS law entitles you to recover various types of damages:

- **Pain And Suffering:** is the right to compensation for physical pain you have suffered and will endure in the future because of your injury. This general damage is in addition to and may be far more than the amount of your lost earnings and medical expenses.
- **Loss Of Earnings:** You are also entitled to recover the loss of earnings suffered from your injuries. Thus, wages, commissions, bonuses and all other earnings and fringe benefits are recoverable.
- **Future Loss Of Earnings:** If your injuries permanently limit your ability to earn, you can recover the value of the reduction in earning capacity with reasonable probability which will occur in the future. These damages compensate you for your lost earning power over the remainder of your working years.

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- **Death:** Damages for “wrongful death” are available for the Wife, husband, parent and child of the deceased person. Sometimes, persons related by blood or marriage, who were dependent upon the deceased, may recover. Damages are not limited to economic loss and may include damages for mental anguish, emotional pain and suffering, loss of society, companionship, comfort, protection, marital care, parental care, attention, advice, counsel, training, guidance or education. Damages are available for the deceased’s estate as well.
- **Disfigurement:** If the injury causes scarring or other unsightly marks, you are entitled to recover for the disfigurement and humiliation or embarrassment associated with the disfigurement.
- **Mental Anguish:** Otherwise known as the emotional torment you suffer due to your injuries
- **Physical Impairment:** Which is the inability or difficulty of doing things after the accident that you could do before the accident (i.e. fishing, hunting, gardening, dancing, exercising, carrying groceries, mowing lawn, caring for children, housework
- **Damage To The Marital Relationship:** Serious injuries to one spouse may cause damage to the marital relationship. If this occurs, you are entitled to recover for the loss of society, affection, assistance, conjugal fellowship and loss or impairment of sexual relations that occurs.
- **Damage To Your Vehicle Or Other Personal Property:** You are entitled

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to be made whole for any damage to your personal property. Where they can repair your vehicle, you are entitled to recover the reasonable cost of restoring the vehicle to its condition before the collision. In addition, you may recover the cost of substitute transportation necessarily incurred while they are repairing your vehicle.

- **Warning:** These damages apply only to “third party” claims and not worker’s compensation claims. I do not handle worker’s compensation claims but can refer you to an attorney that does handle these claims.

SECRET # 3...

The third secret is.....the lawyer you select make a big difference in the amount of money you get from the insurance company. The truth of the matter is that if you’re been injured, you will only get one chance to get the compensation you deserve. One of the most important decisions you make in your lifetime will be the lawyer you choose to take on this task. Insurance companies keep track of lawyers who represent injured people. They know who will settle quick and who can get the best settlements. That’s why I’m going to expose some of these myths about lawyers. That way you can have a better chance at making the right decision that will affect your life.

MYTH #1: EVERY ATTORNEY HAS ABOUT THE SAME AMOUNT OF EXPERIENCE AND TRAINING.

This has to be one of the biggest myths today. The fact of the matter is experience and training differs greatly from attorney to attorney. Some attorneys may have years and years of experience drafting wills, and shuffling papers in real estate

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transactions. Why would you want that lawyer representing you in your personal injury case? If you've been injured, you don't want some paper pusher on your side!

The lawyer that you will hire for your injury case should have a "proven" track record of taking cases like yours to court in front of live juries and WINNING!

Many attorneys have lots of cases, but they would never take them to trial! Many lawyers prefer "out of court settlements" primarily because they don't have the skill to take their cases to trial, even if they are offered less than the case is worth. You can bank on the fact that those BIG insurance companies know this and take gambles with these soft attorneys. Those BIG insurance companies will never offer you what you truly deserve knowing that your lawyer will never take your case to trial and doesn't have the skills necessary to try a case in court.

Please don't be bashful at asking these tough questions; "How many cases have you taken to court? How many have you won? How many years of experience do you have as a trial lawyer? What are your biggest settlements in injury cases. These are the kinds of questions you better be asking any lawyer. These questions I would welcome to take on and answer.

Every professional needs experience, why let someone gain experience on your dime? Remember that the law profession is like any other profession when it comes to experience. When you need help, make sure it's the best help available so you can get the most benefit from it.

**MYTH #2: IF A LAWYER IS ON TV OR HAS A
BIG YELLOW PAGE AD, HE MUST BE GOOD.**

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Of course, this is a false statement. Unfortunately, just because a lawyer appears on TV or has a big Yellow Page ad doesn't make them qualified to handle personal injury cases.

Believe it or not, there are some lawyers who advertise on TV or has a big Yellow Page ad, who have never tried a personal injury case. Some lawyers who advertise on TV don't even appear on the commercial themselves, but hire actors or even worse, some lawyers pay a national promotion company to run 1-800 # commercials in their area sending them the calls. Please don't be fooled by those ads. If a lawyer doesn't have the right tools and experiences that you're looking for, then don't hire him/her.

HOW TO PICK THE RIGHT ATTORNEY

The lawyer you select to represent you does make a big difference in the value of your case. If you've been injured, you will only get one chance to get the compensation you deserve. The secret to choosing the right injury attorney lies in finding out about their background and experience with your type of personal injury case. Don't assume just because the attorney says he represents injured victims that he knows anything about handling a medical malpractice case, birth injury case, a premises liability case, a products liability case or a brain injury case. All these cases require very specialized skill, training and experience. Don't be afraid to ask questions to the lawyer. Remember, they work for you. Questions to ask who include:

1. Are you "Board Certified" In Personal Injury Trial Law By The Texas Board of Legal Specialization. Being "Board Certified" in personal injury trial law means a lawyer has to have some many years of experience, pass a written test, obtain recommendations from judges and lawyers they have actually tried cases in front

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of and against and actually have had to try 10 injury cases to a complete verdict. Less than 3% of Texas attorneys are “Board Certified” injury specialists.

2. How many injury cases have you actually tried in front of a jury? The insurance companies know who are the good lawyers and who couldn't find their way to the courthouse. It does make a difference in how insurance companies evaluate the value of your case
3. How many years of experience do you have in handling injury cases
4. Do you have an “AV” rating from the Martindale-Hubbell Legal Directory. Martindale-Hubbell is a national legal directory which sends out questionnaires to lawyers to rate each other. Big corporations and law firms use this directory all the time. A lawyer is rated on both legal skill and ethics. The highest rating that can be given is an “AV” rating. An “AV” rating shows that the lawyers peers and the judges he/she practices before feel that the lawyer has the highest legal skill and is of the highest moral ethics. Less than 5% of all attorneys in America have this rating. You can go to martindale.com, type in a lawyer's name and see their rating.
5. A lawyer's results from other cases. Trust me, if a lawyer has settled a case over \$250,000 they will let you know if you ask. Ask them about their results.
6. Who will handle my case? Don't assume if you sign up with a lawyer he will handle your case. He might just pass you off to a younger associate
7. Who will I speak to when I call the lawyer's office. Lawyers forget that without their clients they are nothing. How many times have I heard...”when I call my lawyer I only get to speak to their secretary or paralegal”. Clients hate that and

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for good reason.

The bottom line here is, no matter how big or small your case is, it's important to have a lawyer on your side that is 100% committed to providing quality, personal service and detailed attention to all of his clients. A lawyer who will treat your case with the utmost importance you truly deserve.

Does The Lawyer You Choose Make A Difference To The Insurance Company?

You bet it does!! The insurance companies know the good lawyers and it DOES make a difference on the amount of money they offer you for your case. Likewise, if you pick a lawyer who does not handle personal injury cases, is known to over exaggerate the value of cases or does not go to trial that too will affect the value of your case

Can I fire my lawyer?

I get a lot of calls about this question. You can fire your lawyer but then your lawyer may still be entitled to 33%-40% of your settlement if you fired them "without just cause". "Just cause" can be not actively prosecuting your case, not returning your phone calls, not keeping you informed about your case. It is a very complicated and involved process. BE CAREFUL about firing your lawyer. **Call me at 1 (877) 984-9848 and we can discuss your particular situation .**

Can I Settle The Case On My Own?

My experience has been that if your total medical bills related to your accident do not exceed \$1000 and you suffered no additional losses you might not need to hire an attorney. Think of it this way....You might be able to change the oil in your car but if you need major work on your car you'd leave it up to a professional. The same applies to

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hiring lawyers. If it is a serious injury you will be better off hiring an experienced lawyer to handle your claim. An experienced attorney will always be able to negotiate a higher settlement than you could do yourself. The insurance company knows you don't have the specialized skill to properly evaluate the worth of your case and they **will** take advantage of you.

Is It Better To Take A Quick Settlement?

For minor injuries a quick settlement made soon after you finish treating with your doctor may be in your best interest. It really depends of the settlement offer the insurance company makes. It has been my experience that with serious injury or death cases the insurance company will always delay in offering their best settlement offer until right before the case is set for trial or even during trial. I have seen the "delay-defend and deny" tactic used a lot by insurance companies for serious injury cases. That's why it's important to pick a lawyer who can get the lawsuit filed and a trial date set as soon as possible. If you pick a lawyer who doesn't know how to prepare cases for trial and force the insurance company to pay top dollar then you are only hurting yourself and leaving money behind.

WHERE DO WE GO FROM HERE?

THE MOST IMPORTANT SECRET TO KNOW TO AVOID BEING RIPPED OFF BY INSURANCE COMPANIES IS TO HIRE THE MOST COMPETENT, AGGRESSIVE, STRONG WILLED, AND SAVVY ATTORNEY YOU CAN FIND!

Why do you think insurance companies always try to get injured

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people to settle their claims without legal assistance from a competent personal injury lawyer?

Because they can pay less than they should and get away with it.

Leaving you with less than you deserve!

The only problem here is, there are so many lawyers! How will you know if the lawyer you hire is experienced? How will you know the lawyer you have is going to be the most **competent, aggressive, strong willed and savvy** attorney you can get? **Finally...**

HERE'S WHAT I CAN OFFER YOU...

If this Special Report makes sense to you in any way, then you probably have a few questions. Since you may be uncertain about whether you have a valid personal injury claim or what to do about it, **I offer a free consultation and review of your case. All you need to do is call me toll free at 1- 877- 984-9848 or (713) 984-9848**

Please call me while this report is still fresh in your mind. This consultation will allow you to protect your rights and maximize the value of your case, You'll be able to get all of your questions answered and go forward with confidence and peace of mind.

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Here is how it works:

First, call me at 1-877-984-9848

We can talk about your case over the phone. I can usually tell you during that call whether I can help you. If you can't come to my office arrangements can be made where you can hire me and not have to come to my office. However, if you want to have a face-to-face personal meeting I will meet with you.

I will go over the facts of your case with you, ask you questions and review the police report and any photos, estimates or other papers you may have. Then, when I have a clear understanding of what happened, I'll give you my opinion about your case, including your chances for recover and any problems I see. Every case is different and I'll tell you what I think is best for you under your specific circumstances.

I will also explain your legal rights and your obligations. I'll tell you what papers need to be filed and what reports need to be made. I'll also explain the entire claims process, so you'll know exactly what happens from start to finish.

If the facts are in dispute, I'll tell you what can be done to prove your side. I'll also tell you how to protect yourself from insurance adjusters and

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investigators. They can be tricky. I'll show you how to keep them away from you.

The only thing I won't do is give you an opinion of what your case is worth. It is impossible to evaluate a case until you have recovered from your injuries and all of the medical bills, records, loss of earnings and other evidence are in hand. **If any lawyer tells you the value of your case at your first meeting they are either lying or are a fool.**

Of course, I will also answer all of your questions. This way, you will understand exactly where you stand with your case. Of course, I'll also discuss my services with you.

I'll tell you what I can do for you, should you decide to hire me and explain how the fees and costs work. I am willing to answer any questions you may have about my background and legal experience including the number of cases I've taken to court in front of "live" juries.

As a result of this consultation, you will know what to expect in the coming weeks and months to come. No stone will be left unturned. You will have the information you need to be able to make an informed choice about your case. You'll be more knowledgeable and more confident about the future,

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HERE'S MY GUARANTEE TO YOU?

I will invest my time, my resources and abilities into your case. You don't pay me unless I collect a settlement for you. I will even share the risk of success with you. **This is my guarantee of commitment to you.** In most cases, I will advance all of the initial costs for your case. Because of this, you will be able to get your case started without paying any money out of your pocket.

THE WORST THING YOU CAN DO IS WHAT TOO MANY PEOPLE DO - DELAY OR DO NOTHING AT ALL

Way too many people have told me they wished they had acted sooner before important witnesses moved and could no longer be found, before delays or gaps in their medical treatment proved fatal to their case.

I have encountered many people who have suffered injuries from an auto collision or who have been injured at work, but they failed to seek the "right" legal advice.

Some of these people haven't gone to a lawyer because they did not know they had the right to compensations, some were intimidated and some had bad experiences with other lawyers in the past.

Thanks again for ordering this Special Report; I hope it taught you something.

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Yours truly,

Hugh Howerton

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