

UNDERSTANDING YOUR RIGHTS

If you have been in an accident, or a family member has been injured or killed in a crash or some other incident, you have many important decisions to make. We believe it is important for you to consider the following:

1. **Make and keep records** – If your situation involves a motor vehicle crash, regardless of who may be at fault, it is helpful to obtain a copy of the police report, learn the identity of any witnesses, and obtain photographs of the scene, vehicles and any visible injuries. Keep copies of receipts of all your expenses and medical care related to the incident.
2. **You do not have to sign anything** – **You** do you not have to give an interview or recorded statement without first consulting with an attorney, because the statement can be used against you. If you may be at fault or have been charged with a traffic or other offense, it may be advisable to consult an attorney right away. However, if you have insurance, your insurance policy probably requires you to cooperate with your insurance company and to provide a statement to the company. If you fail to cooperate with your insurance company, it may void your coverage.
3. **Your interests versus interests of insurance company** – Your interests and those of the other person's insurance company are in conflict. Your interests may also be in conflict with your own insurance company. If you are not sure who is at fault, you may be obligated to contact your own insurance company and advise them of the incident to protect your insurance coverage.
4. **There is a time limit to file an insurance claim** – Legal rights, including filing a lawsuit, are subject to time limits. You should ask what time limits apply to your claim. You may need to act immediately to protect your rights.
5. **Get it in writing** – You may want to request that any offer of settlement from anyone be put in writing, including a written explanation of the type of damages to which you may be entitled.
6. **Legal Assistance may be appropriate** – **You** may consult with an attorney before you sign any document of release of claims. A release may cut off all future rights against others, obligate you to repay past medical bills or disability benefits, or jeopardize future benefits. If your interests are in conflict with your own insurance company, you always have the right to choose your own attorney, which may be at your own expense.

7. **How to find an attorney** – If you need professional advice about a legal problem but do not know an attorney, you may wish to check with relatives, friends, neighbors, your employer or co-workers who may be able to recommend a local attorney. Your local bar association may have a lawyer referral service that can be found in the Yellow Pages.
8. **Check a lawyer's qualifications** –Before hiring any lawyer, you have the right to know the lawyer's background, training, and experience in dealing with cases similar to yours.
9. **How much will it cost?** –In deciding whether to hire a particular lawyer, you should discuss the lawyer's written fee agreement and this agreement should reflect?
 - a. How is the lawyer to be paid?
 - b. How are the expenses involved in your case, such as fees for expert witnesses, to be paid?
 - c. Who will handle your case? If the case goes to trial, who will be the trial attorney?

This information is not intended as a complete description of your legal rights, but as a checklist of some of the important issues you should consider.

*** The Supreme Court of Ohio, which governs the conduct of Lawyers in the State of Ohio, neither promotes nor prohibits the Direct Solicitation of Personal Injury Victims. The Court does require that, if such solicitations are made, it must include the above disclosure.**