



# INSURANCE

## Matters

### DO I REALLY NEED A LAWYER?

No one plans it. And no one wants it. But the fact is auto accidents happen. Statistics tell us that the more hours we spend on the road the greater our chances of being involved in one. So what do you do when it happens? Will you need a lawyer?

Whether or not you will need a lawyer *will depend largely on who caused the accident*. If it is clear that you were the cause of the accident - you inadvertently ran a red light - then your proper course of action will probably be to report it to your insurer. In this province that will generally be ICBC.

However, if you are not the cause of the accident, and you are injured, you will want to consider talking to a personal injury lawyer who will explain all of your legal rights and obligations.

A lawyer will be able to advise you of the information you are obligated to provide to ICBC and to inform you of the various types of claims that you may have available to you. For instance, your claims may include compensation for your injuries, income loss, medical expenses, housekeeping costs, loss of future earning capacity, and future costs of care.

Remember that if you did not cause the accident, the ICBC adjuster is actually representing the driver that caused the accident.

Most personal injury lawyers will meet with you free of charge to discuss your case. Take them up on their offer *before you meet with ICBC*.\*



BY MERV SADDEN

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### *Making a difference in your life!*

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#### **Contact Fulton & Company's Personal Injury Team**

if you've been in a motor vehicle accident or have an insurance question.

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