

F **INSURANCE** *Matters*

SEPARATING FAULT FROM FICTION

Your day starts out with some real promise but suddenly takes a turn for the worse - *Bang!!!* – your car is crunched. Your arm is even worse – it's broken.

Although you have heard that it is wise to consult a personal injury lawyer before you meet with ICBC, you decide that it won't be necessary in this case. After all the other driver ran a red light! You think that it will be a no brainer. *A real slam-dunk!!* You're confident that ICBC will agree that the other driver is at fault and will automatically have to compensate you for all of your loss.

Is this true?

In order to answer this question it is important to remember that it is the at-fault driver's insurance that is responsible to pay for your loss. This means that the ICBC adjuster you meet with is employed to represent the driver that caused the accident. He/she is not there to represent you.

While it is true that in this case, the ICBC adjuster would likely admit that the other driver is responsible for the accident, that is not the end of your claim. The ICBC adjuster will then want to negotiate the amount of compensation or damages payable to you. Remember, *ICBC does not owe you a duty to represent your best interests.* ICBC represents the driver that caused the accident.

It is generally quite obvious who is responsible for the accident. It is a very complicated process however, to determine the appropriate amount of compensation to which you are entitled.

Depending upon the nature of your injuries, you can be entitled to a very large award of damages. It can often take 2 years or more before a doctor is able to provide an informed opinion of how an injury may impact upon your future.

Our law entitles you to an award of damages that is tailor made to your life's circumstances. No two cases are identical. Having an experienced personal injury lawyer to act on your behalf will ensure that you receive full compensation for all of your loss.*



BY MERV SADDEN

Making a difference in your life!

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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