



NORTHLAND
INJURY LAW



Frequently Asked

Questions

Car Accidents

Kansas City • Liberty • St. Joseph

Car

How long do I have to file a lawsuit after an accident?

In Missouri, you generally have five years from the date of the accident to file a lawsuit. While there's ample time, it's crucial to consider your circumstances and not rush the settlement process. There's plenty of time to fully understand your injuries, the impact they will have on your life and the medical care you'll need to address them.

How does the legal process unfold after hiring a personal injury lawyer?

When we get involved, we put the at-fault party(ies) and their insurance company on notice of our involvement. After that, all communication will go through us so they cannot pressure you or mislead you. We will do the work necessary on our end to gather necessary evidence and ensure all the proper steps have been taken. We'll be alongside you while you're getting treated for your injuries. Once you're done treating, we'll get everything together to send to the insurance company and work to get a settlement. If we're unable to come to a settlement, at that point we'll file a lawsuit and work through that process with you. The timeline varies for each case, but we'll continue to move your case forward as quickly as we can.

What should you know about us?

Northland Injury Law is a Google 5-star reviewed law firm with attorneys who have nearly 70 years of combined experience in the personal injury legal field. Northland Injury Law has always been local to our area and has the team in place to make sure clients are the priority when facing a personal injury claim. With enhanced communication technology in place, Northland Injury Law can keep closely connected with its clients while helping them through the process. We work hard to take care of our clients and we will do the same for you.

You're dealing with insurance companies. We call this the "Danger Zone."

You are better off with an attorney because we help you maximize your personal injury benefits. Studies have shown people with a lawyer get more money than those without a lawyer. It's

that simple. Our many years of experience have proven that normally people walk away with at least 3 times more in their pocket than they would have on their own. This is AFTER paying us our fee. The insurance company wants to pay out as little as possible for your injury. When you hire us, we bring our expertise to the table and make sure

Accident

to maximize your personal injury compensation, so the insurance company does not take advantage of you.

When we sign up a person that has been injured in a car accident, one of the very first things we do is make sure we preserve any evidence that might become necessary in pursuing that injured person's claim against the at fault driver. Time is of the essence as evidence can get destroyed. Vehicles may get repaired or rendered a total loss, accident scenes can change, witnesses can forget what they saw and data from the car can get destroyed. One of the other very important things we do immediately is contact the at fault drivers' insurance company and let them know we are representing the injured person. By doing this, we are putting them on notice the injured person has a lawyer, and they usually categorize it with greater weight than they would for a person without a lawyer. Also, by contacting the insurance company immediately, we prevent our client from giving a recorded statement to the insurance company which can cause problems later in the claims process. We always advise people not to give a recorded statement to an insurance company.

Once we have taken all the initial necessary steps to properly prepare for the claim, we then follow along with our clients as they get medical treatment for their injuries. The treatment process varies quite significantly from client to client, depending on the severity of the injury. Either way, we are alongside our clients to make sure they understand the process, get their medical

treatment, and any billing issues that arise are handled. If our client is missing time from work, we make sure to have the information in our files to prepare for a lost wage claim as well.

Once treatment is completed, we then go about the process of gathering all medical records, medical bills, and any lost wage information as needed. Once we have everything put together, we then send off a demand for settlement to the at fault driver's insurance company. It is at this point we attempt to begin settlement negotiations with the insurance company. In a large number of cases, we can work with the insurance company and come to a settlement of the claim. However, there are times that we do not believe the insurance company is making a fair offer of settlement. It is at this point we must go about the process of filing a lawsuit to move the claim forward.

Once the claim is filed as a lawsuit, we then begin the process that is known as "litigation". This can be a rather lengthy process in and of itself. There is documentation exchanged between the parties, depositions occur where lawyers ask the parties involved, and possibly other witnesses, questions in front of a court reporter. There are possibly liability and medical experts involved that will also have their depositions taken. Finally, there is a jury trial date that is set. If the claim cannot be settled amongst the parties during the lawsuit process, then a jury of 12 people will be the ultimate decision makers as to how this claim is resolved.

If you've recently experienced a car accident and find yourself with an injury claim, understanding the actions you take after the incident is crucial. Here's how you may have unknowingly set the stage for success:

1. Call the Police:

Did you call the police after your accident? Police reports, witness statements, and photographs can significantly strengthen your claim.

2. Medical Treatment:

Did you seek medical attention immediately after the accident? Don't wait for symptoms to worsen, as delays can be used against you by insurance companies.

Why is prompt medical treatment essential after an accident?

Seeking immediate medical treatment is crucial to document injuries and establish a record. Delayed treatment may give insurance companies grounds to dispute the severity of injuries. It's essential to address health concerns promptly.

3. Document Everything:

Keep a record of all details related to the accident, including photographs, videos, and any relevant documents you have put together. This comprehensive documentation can be invaluable during the claims process.

4. Insurance Contact:

Notify the at-fault driver's insurance of the accident. Be cautious about recorded statements and avoid providing information that could be used against you later. It can AND WILL be used against you.

5. Insurance Coverage Levels Matter:

Explore what coverage levels you have beyond the minimum required. Do you have uninsured motorist coverage? Underinsured motorist coverage? This coverage becomes crucial when the determined at-fault driver lacks sufficient insurance to cover damages. Also, figure out how much medical payments coverage you had at the time of the accident. Medical payments coverage may be available to help you pay medical bills. But there's a right way and a wrong way to go about getting this money paid out.

6. Dash Cam:

Did you invest in a dash cam? It can be a game-changer in situations where fault is disputed, providing crucial evidence that can support your version of events.

7. Black Box Data:

Are you aware of your vehicle's electronic control modules or black boxes? In case of a liability dispute, notify the other party and their insurance company promptly about your intention to access data from the black box.

Fees

What are out of pocket expenses?

When you hire Northland Injury Law, we agree to pay up front for all the costs associated with making your claim. In a personal injury claim, whether it is a car accident, slip and fall or maybe a dog bite, the biggest costs associated with these types of claims is paying for copies of medical records and medical bills. Each provider charges a fee for these copies. Other costs may include court-related costs if a lawsuit is filed, such as paying for expert witnesses. These expenses we pay up front will be reimbursed to us at the time of settlement. If we don't get you any money, you do not owe us for these costs.

Is this consultation free?

Consultations with us are always free. We are happy to meet with you over the phone, by video or in person to help decide if we can benefit you on your claim. Also, it's important for you to see if you think we're a good fit for you for your injury claim.

What's your fee?

Most personal injury lawyers work on what is called a "contingency fee" basis, meaning we only get paid if we get you money. If a lawyer wants to charge you up front on a personal injury matter, you may want to look at that carefully. They may be new to handling personal injury matters or don't have the resources to handle your claim. It's important that a lawyer handling a personal injury claim is well funded to properly put all the pieces in place to maximize your recovery. Northland Injury Law never charges any money up front and only gets paid if we get you money. Our fee for most personal injury claims is generally about a third of any settlement received.

How does the fee work (how does the firm get paid/when do I owe you money)?

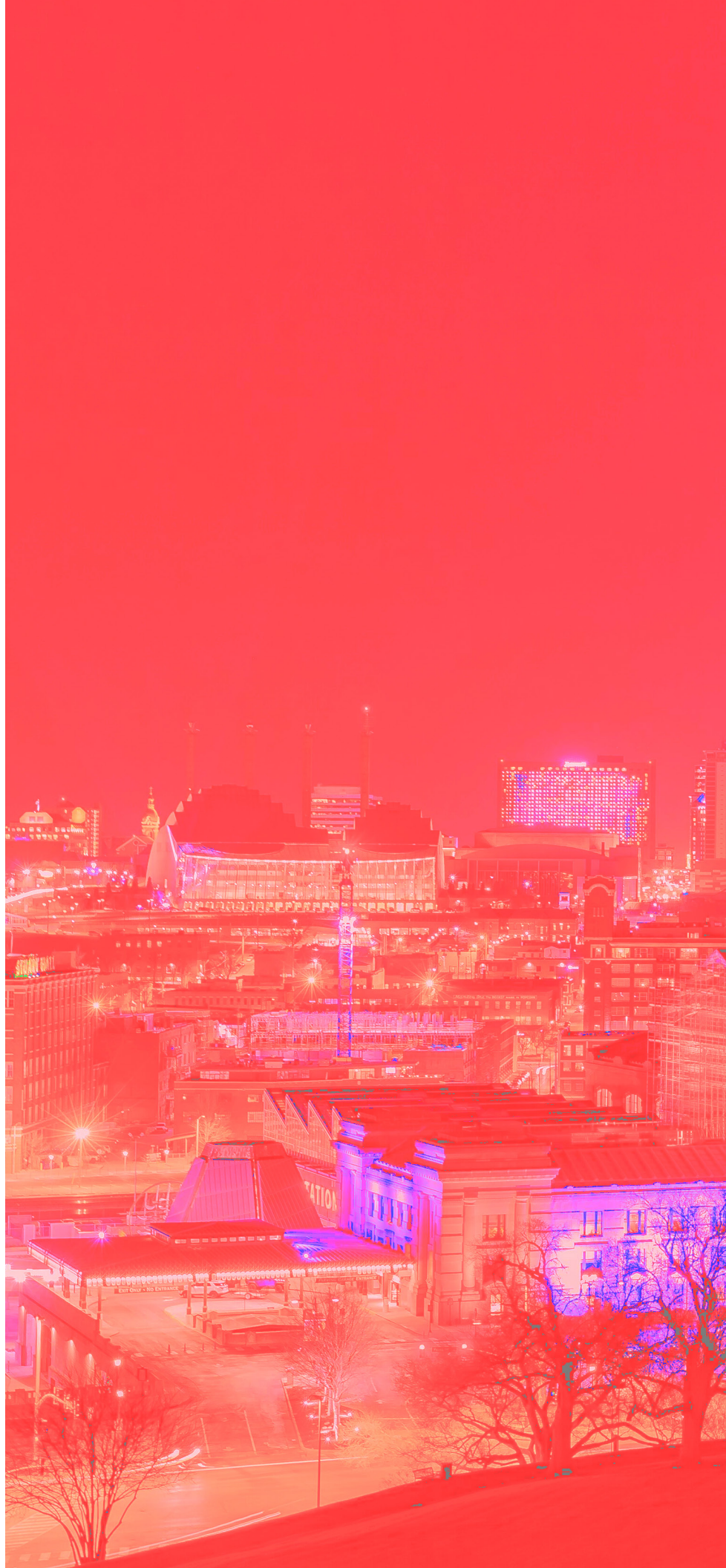
Remember, ONLY when we get your money do you owe us a fee. Until then, we are working for free. And if we do not get you money, you owe us nothing. But, generally speaking, when we have taken your case, we believe strongly we will get you a settlement.


Am I better off without an attorney (aka why would I pay you and lose out on that money)?

You're dealing with insurance companies. We call this the "Danger Zone." You are better off with an attorney because we help you maximize your personal injury benefits. Studies have shown people with a lawyer get more money than those without a lawyer. Our many years of experience have proven that normally people walk away with at least 3 times more in their pocket than they would have on their own. This is AFTER paying us our fee. The insurance company wants to pay out as little as possible for your injury. When you hire us, we bring our expertise to the table and make sure to maximize your personal injury compensation, so the insurance company doesn't take advantage of you.

Did you know “liens” are a big thing in personal injury claims?

Whether it's medical providers, health insurance companies, or your employer's health plan, there's a high likelihood that one of these parties will want money out of any settlement you receive. These are called “liens” under the law. These must be dealt with in many settlements. It's the legal right of a party to get money from your settlement. We deal with these every day. Your job is to reduce what is going back to others out of any settlement received so you can get more compensation for your injury.



A nighttime photograph of the Kansas City skyline, featuring the Union Station building in the foreground and various skyscrapers in the background. The entire image is overlaid with a semi-transparent red filter. The text is centered in the upper half of the image.

*Voted #1
Accident
Lawyer in
Kansas City*

Eric Bartlett

Eric received his undergraduate degree from the University of Central Missouri and his law degree from Oklahoma City University School of Law. He has been practicing since 1996 and is licensed in Missouri state and federal courts. Eric has been recognized as a “Super Lawyer” for Missouri and Kansas. Eric was also recognized as one of Missouri’s outstanding young lawyers by KC Magazine and is included in The National Trial Lawyers Top 100. He is a current member of the Missouri Bar Association, Clay County Bar Association, Kansas City Metropolitan Bar Association, Missouri Association of Trial Attorneys and the American Association for Justice. Eric has completed the American Association for Justice’s Advanced Trial College for trucking litigation and is a member of the Trucking Litigation group. Eric concentrates his practice by representing people injured in semi-truck collisions, motorcycle collisions, automobile accidents, from dangerous conditions of property and for work injuries.



Steve Mowry

Steve received his undergraduate and law degrees from the University of Missouri at Kansas City. He has been practicing since 1983 and is licensed in Missouri state and federal courts. Steve has been named as a Missouri/Kansas “Super Lawyer” after a peer review survey to identify the top five-percent of lawyers in Missouri and Kansas. He has also been named as one of the top attorneys for Missouri and Kansas by KC Magazine. Steve holds the “Preeminent” rating from peer reviews through Martindale-Hubbell. He is a current member of the Missouri Bar Association and the Clay County Bar Association and also works part time as a Clay County traffic prosecutor, working to ensure drunk drivers are fully prosecuted. Steve concentrates his injury practice representing people hurt in work related accidents, motorcycle accidents and in automobile/semi-truck collisions.





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I N J U R Y L A W

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