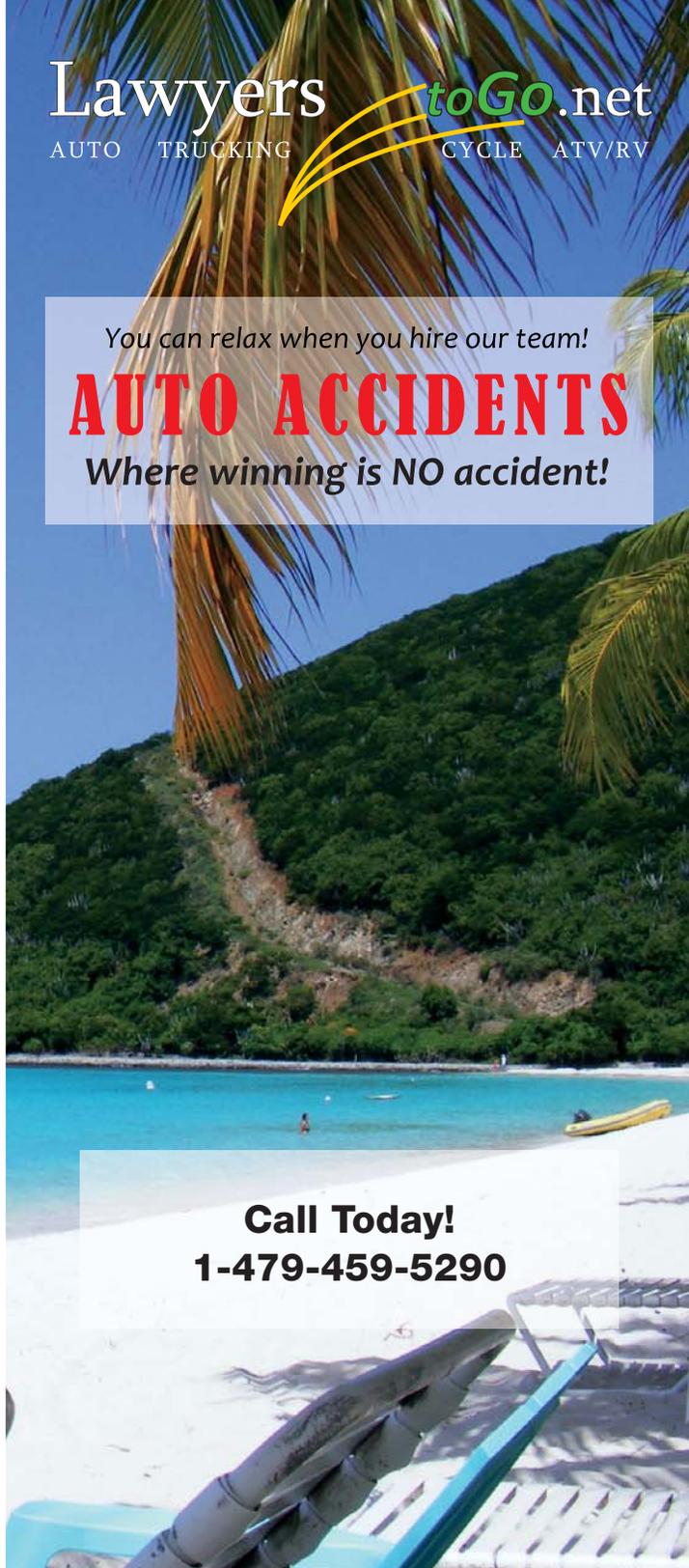


You can relax when you hire our team!  
**AUTO ACCIDENTS**  
 Where winning is NO accident!



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## Types of Payments

### YOU MAY BE ENTITLED TO RECEIVE

#### First-party claims against your insurance company:

1. Bodily injury liability
2. Property damage liability
3. Collision coverage
4. Personal Injury Protection (PIP) coverage
5. Comprehensive coverage
6. Rental car reimbursement
7. Uninsured/Underinsured motorist coverage
8. Stacking or coverage from multiple policies

#### Third-party claims against the other driver's insurance company for:

1. Bodily injury liability, to include:
  - A. Medical costs due to injury (past and future)
  - B. Loss of income due to injury (past and future)
  - C. Pain and suffering due to injury
2. Property damage liability
3. Uninsured/underinsured motorist coverage
4. Stacking of coverage from multiple policies

#### A passenger may have claims against both drivers:

1. Bodily injury liability, to include:
  - A. Medical costs due to injury (past and future)
  - B. Loss of income due to injury (past and future)
  - C. Pain and suffering due to injury
2. Personal Injury Protection (PIP) coverage
3. Uninsured/underinsured motorist coverage
4. Stacking of coverage from multiple policies

Notes: \_\_\_\_\_  
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### ACCIDENT INFORMATION FORM:

Call an ambulance, if necessary, for any injured persons.  
 Take pictures of the accident scene and the vehicles before moving the vehicles.  
 Write down the names and telephone numbers of any witnesses and all drivers involved.  
 Obtain the accident report number from the investigating police officer.

Call the police and insist they make a report.  
 Do not leave the scene of the accident.  
 Fill in all information on this form.  
 Call **Lawyers to Go** for your FREE Consultation.

**CALL "LAWYERS TO GO" AT 1-479-459-5290**

#### The Other Driver's Information:

Name of Driver: \_\_\_\_\_  
 Street Address: \_\_\_\_\_  
 City: \_\_\_\_\_  
 Telephone: \_\_\_\_\_  
 DL Number: \_\_\_\_\_  
 License Plate #: \_\_\_\_\_  
 Year, Make, Model of Car: \_\_\_\_\_  
 Insurance Company: \_\_\_\_\_  
 Insurance Policy #: \_\_\_\_\_  
 Insurance Company Telephone: \_\_\_\_\_

#### Accident Information

Date & Time of Accident: \_\_\_\_\_  
 Location of Accident: \_\_\_\_\_  
 Weather & Road Conditions: \_\_\_\_\_  
 Police Report #: \_\_\_\_\_

#### Witness Information

Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Telephone #: \_\_\_\_\_  
 Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 Telephone #: \_\_\_\_\_

# Insurance Terms To Know

**Bodily Injury Liability** - Insurance that protects you in the event it's determined you are responsible for an accident in which someone is injured or killed.

**Collision Coverage** - Insurance that pays for damage to your car that results from colliding with another vehicle or object, or from a vehicle rollover. Your vehicle is covered no matter who causes the accident.

**Comprehensive Coverage** - Insurance that pays for damage to your car caused by something other than a collision. This can include theft, vandalism, collision with animals and disasters such as fire, flood, and hail.

**Personal Injury Protection (PIP) Coverage** - Insurance required by all Arkansas residents that covers the cost of medical care, rehabilitation therapy, lost wages, and anything else related to injuries or death from an accident involving a motor vehicle.

**Property Damage Liability** - Insurance that covers the damage your vehicle causes to someone else's property such as their car, mailbox, or fence on their land.

**Towing Coverage** - Pays for towing and labor costs for autos disabled on roadways.

**Rental Reimbursement** - Insurance that pays for the expense of a rental car while your car is being repaired.

**Uninsured Motorist Coverage** - Insurance that pays for the cost of damages and injuries resulting from being hit by an uninsured driver or by a hit-and-run driver. It also provides coverage if an uninsured driver strikes you or a family member as a pedestrian. It will cover you and your passengers for medical expenses, lost wages, and other injury related losses to include pain and suffering.

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For Your FREE Consultation!**

**Underinsured Motorist Coverage** - Insurance that pays for damages that exceed the amount of coverage carried by an underinsured driver.

**Stacking Coverage** - Allows you to add together, or stack, multiple vehicles for a higher total coverage. It allows you to obtain coverage from another policy in certain circumstances where the vehicle you are occupying may not have Uninsured Motorist Coverage.

## EXAMPLES OF STACKING COVERAGE

**Example 1:** *You own an auto insurance policy under which two or more cars are insured with UM/UIM coverage. When you get hit by an uninsured or underinsured driver, you collect the limits of your UM/UIM coverage under as many vehicles as necessary to receive full payment for your damages. For example, if you have a two-car policy with \$50,000 worth of bodily injury UM/UIM coverage per person on each car, you can collect up to \$100,000.*

**Example 2:** *You own more than one auto insurance policy with UM/UIM coverage (The policies could be with the same or different insurers). To collect all the damages, you could make a claim under the UM/UIM coverage of each of the insurance policies you own. For example, if you have one policy with \$50,000 worth of UM/UIM bodily injury coverage per person and another policy with \$25,000 worth of UM/UIM bodily injury coverage, you can collect up to \$75,000 for any injury you suffer as a result of a collision with an uninsured or underinsured driver.*



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## DO - REPORT CLAIMS

**R**EPORT the accident to police and the insurance company immediately.

**E**LICIT information from other drivers and all potential witnesses.

**P**OLICE report must **ALWAYS** be demanded to properly document the accident.

**O**BTAIN medical care and assistance immediately.

**R**ECORD all names, addresses, and phone numbers of other drivers.

**T**AKE pictures of the accident scene, all injuries, your hospital stay, and recovery period.

**C**HECK the insurance policies of all individuals involved in the accident to maximize coverage.

**L**OG and keep track of all conversations with drivers, adjusters and insurance agents.

**A**DVICE from your doctors and medical care providers **MUST** be strictly followed.

**I**NJURIES **MUST** be promptly reported without exaggeration.

**M**AKE a call to your employer as soon as possible about your condition.

**S**AVE receipts to document all your medical bills and expenses.



## DON'T - STOP NOW

**S**AY or give statements to the drivers and/or insurance companies.

**T**AKE or accept a settlement offer without first consulting an attorney.

**O**FFER to give a statement to anyone as to what happened except to the police or your attorney.

**P**AYMENTS for full or final settlements should **NEVER** be accepted or cashed.

**N**EVER give a recorded statement without the presence of your attorney.

**O**FFER to sign anything - **ALWAYS REFUSE!**

**W**AIVERS and releases should never be signed.