
THE ULTIMATE GUIDE
TO ACCIDENT
CASES IN IDAHO

5^{including} Blunders that Can Sink Your Personal Injury Case



*The insurance adjuster
is not paid to be your friend.*

JAMES BENDELL
THE BENDELL LAW FIRM, PLLC

*Avoid these mistakes & you can
maximize your chances of obtaining
the recovery you deserve.*

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This book is NOT legal advice.

The information in this book does not constitute legal advice.

I am not your lawyer until you and I enter a written agreement for me to be your lawyer. Each case is different and only an attorney can give you solid legal advice when he or she understands all of the facts involved in your case.

**IF YOU CAN ANSWER YES TO THESE
FIVE QUESTIONS, I MAY BE
THE INJURY ATTORNEY FOR YOU**

1

**DID YOU GET PROMPT MEDICAL TREATMENT
AFTER THE ACCIDENT?**

2

**HAVE YOU COMPLIED WITH YOUR DOCTOR'S TREATMENT
RECOMMENDATIONS, INCLUDING
TAKING ALL PRESCRIBED MEDIATIONS?**

3

**DO YOU HAVE TOTAL MEDICAL BILLS
AND LOST WAGES EXCEEDING \$2500?**

4

**DID THE ACCIDENT HAPPEN LESS THAN
18 MONTHS AGO?**

5

**ARE YOU SEEKING FAIR COMPENSATION FROM THE
INSURANCE COMPANY OF THE AT-FAULT PARTY?**



**IF YOU CAN ANSWER YES TO EACH OF THESE QUESTIONS,
GIVE ME A CALL AT 208-773-9669.**

TABLE OF CONTENTS

Foreword: Why THIS Book?	3
Misinformation You May Have Received from Friends, Relatives, and Neighbors	5
Insurance Company Tricks, Meaningless Lawyer Advertising, and Frivolous Lawsuits	5
What Is a Personal Injury Case?	9
You're Not in Friendly Territory	10
What You Must Prove to Win a Personal Injury Case	10
Do You Really Need an Attorney to Settle Your Case?	11
Some Guidelines for Finding a Qualified Personal Injury Attorney	13
Questions to Ask When Interviewing an Attorney for Your Personal Injury Case	15
What a Skilled Personal Injury Attorney Does for You	16
Some Additional Hazards on the Road to Successful Recovery for Your Injury Claim	19
Questions to Ask the Insurance Adjuster Who Wants You to "Just Sign a Few Forms and Give us a Statement"	20
Insurance Company Excuses for Not Paying Just Compensation for Your Case	21
The Five Blunders that Can Sink Your Personal Injury Claim	23
About the Author	27

FOREWORD

WHY THIS BOOK?

I wrote this book because, if you are like most people, this is the first time you have been in an accident. You may be getting pressured from an insurance adjuster, asking you to settle or to sign a stack of forms. You are getting lots of advice from friends and relatives.

You are also bombarded with lawyer advertising. Most of this advertising is neither informative nor helpful. Some familiar lawyer advertising slogans are:

“We’re aggressive.”

“Attorneys for the
seriously injured.”

“We care about you.”

“No recovery, no fee.”

(no big deal because virtually all personal injury attorneys work on this basis)

But do any of these headlines help you figure out whether a lawyer is the right one for you? Of course not.

I wrote this book so that you would have access to useful information in the quiet of your own home BEFORE you hire an attorney and before you talk to the insurance adjuster. You may not even need an attorney to settle your case.



**MISINFORMATION YOU MAY HAVE
RECEIVED FROM FRIENDS, RELATIVES,
AND NEIGHBORS**
.....

If you make a reasonable settlement proposal to the insurance company representative, they will settle your case.

The correct settlement amount for your case is arrived at by multiplying the medical bills by three and then adding wage loss.

Juries always award lots of money for “pain and suffering.”

You are legally obligated to give a recorded statement to the claims adjuster for the other driver’s insurance company.

The best doctor for your case is the one recommended by a personal injury attorney.

Attorneys who advertise in the field of “personal injury” generally have about the same depth of experience and ability in handling these types of cases.

The insurance company won’t pay your medical bills unless you go to a doctor on its approved doctor list.

**INSURANCE COMPANY TRICKS, MEANINGLESS
LAWYER ADVERTISING, AND FRIVOLOUS LAWSUITS**
.....

It is unfortunately true that many claims adjusters take advantage of injured people before they have a chance to speak with an attorney. Some adjusters will try to scare you by telling you that an attorney will take a portion of your recovery for just a brief consultation. Some claims adjusters will put unreasonable time pressure on your settlement decision.

Now, let me be clear that there are many honorable people in the claims industry. For over sixteen years I worked almost exclusively as an attorney for insurance companies, and I came to know many fine claims reps who were totally honest, solid professionals.

Nevertheless, claims adjusters are not paid to be your friend. They are paid to work for the insurance company's interest, which may or may not coincide with your best interests. Adjusters get promoted for closing files, not for giving injured people personalized treatment. Here are some tactics I have seen insurance companies use to push you to prematurely settle a claim at less than full dollar value:

1. **ADJUSTER OF THE WEEK PROGRAM.** Here, it seems every time you call the insurance company you are directed to a different person, who then asks you to repeat information given to previous adjusters. [Related problem – the endless voice mail menu.]
2. **STALLING.** If you're injured and out of work, the insurance company knows that you may be desperate for a quick settlement, even if below fair value.
3. **PLAYING DOCTOR.** Insurance adjusters will frequently tell you that you've received too many treatments. Or, they may tell you that the proof that you are not seriously injured is the fact that you haven't been going to the doctor for treatments often enough. Heads they win, tails you lose.
4. **BOGUS DISCOUNTING.** Years ago, a successful class action was brought against one insurance company that deducted \$50 every time they totaled out a car. The company's theory was that the value of most cars could be reduced \$50 because the cars probably needed a good washing. The court assessed a multi-million dollar punitive damage award against the insurance company.

5. **ACTING LIKE YOUR FRIEND.** Look, the insurance adjuster may be a fine person, but he or she is not your friend. If he visits you at your hospital or she comes to your home, these are not social calls. If you hire an attorney, those visits will stop.
6. **BLAMING IT ON THE COMPUTER.** Many insurance companies use computer programs to calculate how much medical treatment you deserve and how much of a final settlement should be paid for your case. Does this approach make sense? Just ask yourself whether you would go to a doctor or a computer if you needed surgery.

In 2010, the Idaho Supreme Court upheld a multimillion-dollar verdict against Prudential Property and Casualty Insurance Company, based on the way it treated one of its own policy holders. Testimony at trial showed that the company refused to pay medical bills, under the uninsured motorist portion of the insurance policy, until the entire case was settled:

The adjuster who handled the claim in this case from its inception until June 11, 2004, had worked for the company since May 1975. She testified that the company had a standard practice for handling UM claims, that it was the company's practice not to pay undisputed medical bills from UM coverage until the entire UM claim was settled, and that to the best of her knowledge she handled this claim in the way the company wanted it handled. Her supervisor, who had worked for the company for about twenty-eight years, testified that it was the company practice not to pay undisputed medical bills under UM coverage until it settled the total UM claim, even if the insured was incurring medical bills for two or three years. A third witness had worked for the company from 1978 until September 2005 and was a UM adjuster during the time at issue in this case. She handled this claim beginning

in June 2004 and testified that she had reviewed the handling of the UM claim in this case and it was handled in the way she was trained to handle claims.

The jury found that Liberty Mutual had breached both the MedPay and UM provisions of the insurance policy and that it had committed bad faith in its handling of the UM provision of the insurance contract.

Weinstein v. Prudential Prop. & Cas. Ins. Co., 149 Idaho 299, 233 P.3d 1221 (2010), *reh'g denied* (July 1, 2010)

I WROTE THIS BOOK SO THAT YOU CAN BE EMPOWERED

.....

I am also frankly tired of goofy, over-the-top lawyer advertising in which lawyers draw in hundreds of cases that are handled in an assembly-line fashion. A lawyer with too many cases is a lawyer who cannot deliver the personal attention your case deserves.

And I am also tired of attorneys who file frivolous lawsuits. These lawsuits hurt everyone by increasing insurance premiums and clogging the court system, so that legitimate cases are delayed in being heard. If you are looking never to have to work again because of minor injury, I'm not the lawyer for you. I handle legitimate claims for legitimate claimants.

If you are looking never to have to work again because of minor injury, I'm not the lawyer for you.

WHAT IS A PERSONAL INJURY CASE?

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When lawyers say they handle “personal injury,” “wrongful death,” “auto accident,” or “serious accident” cases, what are they talking about? Well, here are the basics.

All of these claims are cases where someone has been injured or killed due to someone else's negligence (carelessness).

These injuries can give rise to a claim for money damages for past and future medical bills, past and future wage loss, and past and future pain and suffering.

If the only damage in your case is that your car was damaged, then you don't have a personal injury case – but you may have a property damage case.

If someone else's negligence results in death, this accident can give rise to a wrongful death claim. State laws differ as to which relatives of the deceased can obtain damages for a wrongful death case. You should consult an attorney familiar with Idaho law on this subject.

YOU'RE NOT IN FRIENDLY TERRITORY

The day you were injured, you entered unfriendly territory. Insurance companies and some politicians have been on a smear campaign against injured people and their attorneys. They have used the media in this campaign, and the efforts have had a tremendous effect on juries and jury verdicts. This is called the tort reform movement.

To be frank, the filing of many frivolous lawsuits provided the steam for this movement. Unfortunately, though, the larger number of meritorious claims have been "tainted" by the bad publicity caused by silly lawsuits. Many of the injured persons I have represented have told me, "I never thought I would be bringing a claim for personal injuries, but now that I am hurt and unable to work, I understand the work you do."

A skilled and experienced personal injury attorney will know how to choose and work with juries at trial, despite insurance company propaganda.

WHAT YOU MUST PROVE TO WIN A PERSONAL INJURY CASE

A number of things must be proved at trial to win a personal injury case. Although most cases are settled before trial, it is important to muster the evidence needed to demonstrate to the insurance adjuster the fact that your case will be a winner at trial if the case is not settled.

To begin with, you must prove that someone's carelessness (negligence) caused your injury. In the case of motor vehicle accidents, that can be demonstrated by showing that the other driver violated the

rules of the road. In other cases, it can be proved by showing that someone acted in a careless manner in a situation where he or she had a duty to act with prudence and care.

If you cannot prove negligence, you will lose. You will also lose if you prove negligence but cannot prove that the negligence was the cause of your injuries. For example, if the other driver was driving while intoxicated, but the accident was caused because you went through a stop sign, then the driver's intoxication was not the cause of the accident.

If you sue the wrong person or corporation, you will lose. If you wait too long to sue, you will lose. The path to winning is narrow, but the road to losing is very wide.

DO YOU REALLY NEED AN ATTORNEY TO SETTLE YOUR CASE?

You do not need an attorney to settle a small personal injury case. In fact, you might end up with a net smaller settlement after the attorney subtracts his or her fee in smaller cases. This outcome would not be fair to you; therefore I do not handle very small personal injury cases.

*Before you decide whether to hire an attorney,
consider the following:*

In 2004, the Insurance Research Council, a research organization created and funded by the insurance industry, did a comprehensive study comparing the value of settlements people received for the same injury when they were represented by an attorney compared to when they did not have lawyers. The Insurance Research Council

determined that people who were represented by an attorney received almost three and one-half times more, even after the attorney's fees were paid.

It was revealed that the 1995 training manual for the claim adjusters of one of the nation's largest insurance companies stressed the importance of convincing claimants to represent themselves and not retain an attorney.

Again, it is important to remember that the insurance company's own research shows that people who have hired an attorney to represent them receive more money than those who do not have an attorney. Do you think the insurance adjuster will share this information with you?

.....

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person or corporation,
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lose. The path to winning
is narrow, but the road
too losing is very wide.

SOME GUIDELINES FOR FINDING A QUALIFIED PERSONAL INJURY ATTORNEY

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1. Feel free to interview more than one attorney.
2. Don't hire an attorney who rushes you to sign a fee agreement without fully explaining the terms of the fee agreement.
3. Do not hire an attorney who does not have significant trial experience.
4. Try to find an attorney who has not only represented injured persons but has, in the past, represented insurance companies in injury cases. An attorney who has represented insurance companies has obtained unique insight into the way that claims adjusters and defense attorneys think and the way they evaluate claims.
5. Beware of any attorney who contacts you in writing just after you have had an accident, for the sole purpose of soliciting your case. If you are contacted "cold," it should be for the purpose of providing you with free information. "Cold contacts" do not violate the Bar rules, but they are not helpful if they do not provide useful information.
6. Avoid any attorney who refers you to specific doctors for treatment. Except in the case of very narrow specialties, juries are suspect of treatment provided by doctors chosen by an attorney.
7. Find out if the attorney belongs to the Idaho Trial Lawyers Association.
8. Ask if the attorney's background includes working as a judge.

Once you have chosen an attorney, make sure you understand how your relationship with your attorney will work.

Will your attorney send you all documents generated or received by his office? Can you contact her by e-mail so as to avoid “telephone tag”? Ask your attorney to explain the amount of time the completion of the case is likely to take.

Make sure you are fully informed about the identity of the persons who will be working on your case.



Once you have chosen an attorney, make sure you understand how your relationship with your attorney will work.



**QUESTIONS TO ASK WHEN
INTERVIEWING AN ATTORNEY FOR
YOUR PERSONAL INJURY CASE**

-
1. Can you provide me with a sample of your fee agreement? (Ask for a full explanation of his fees and costs, and how they are calculated.)
 2. How many years have you been handling personal injury cases?
 3. How many years of trial experience do you have?
 4. Do you also have experience representing insurance companies in personal injury cases? (This kind of experience gives your attorney insight into how claims adjusters and insurance professionals evaluate cases.)
 5. Do you have any judicial experience? (Working as a judge gives an attorney an objective view of what happens in the courtroom.)
 6. Do you carry errors and omissions (malpractice) insurance?

WHAT A SKILLED PERSONAL INJURY ATTORNEY DOES FOR YOU

Everything an experienced personal injury attorney does is focused on the fact that the case may end up in trial before a jury. Now, the vast amount of personal injury cases settle without a trial; however, good settlements are only obtained if the attorney demonstrates to the insurance company that he or she is willing and prepared to take the case to trial if necessary.

SOME THINGS A SAVVY PERSONAL INJURY ATTORNEY WILL BE DOING FOR YOU

- Initial interview with the client, getting a basic understanding of how the injury occurred and what medical conditions have followed from it.
- Gathering all of the paperwork associated with the injury, including police reports, accident reports, medical records and bills, weather reports, and any witness statements taken by the police or other investigators.
- Examining the client's insurance policy to determine whether there are any clauses in the insurance policy to pay current or future bills of the client. This also means examining the Uninsured or Underinsured Motorist provisions of the client's insurance policy.
- Making a list of other evidence that must be obtained, such as photographs, recorded witness interviews, and official government records.

- A good trial attorney will begin drafting jury instructions early in the case, helping to focus on what must be proved at trial.
- Conducting any research needed to clarify the legal issues that will arise at trial or before trial. A good trial lawyer has a subscription to up-to-date computer research databases.
- As the client's medical condition begins to stabilize, it is important that the attorney obtain copies of all pertinent medical records.
- If it is likely that the insurance company will argue that the client already had pre-existing health conditions, it is important for the attorney to obtain past medical records in order to demonstrate that the client's condition has significantly worsened because of the accident. The attorney may need to schedule an interview with the client's treating physician to clarify these points.
- Analyzing the client's health insurance policy to determine whether money paid by that insurer must be repaid.
- Putting the insurance company "on notice" of the claim and also notifying the client's UIM insurer (Underinsured Motorist).
- After all of the pertinent factual information has been obtained, and the legal issues clarified, meeting with the client to discuss settlement options.
- Presenting a settlement "demand package" to the insurance company, with a deadline for response.
- If the case does not settle, filing a lawsuit and having a process server properly serve the Summons and Complaint upon the defendant.

- As soon as possible, obtaining a trial date from the court.
- Conducting any necessary “pretrial discovery.” Discovery tools available to the trial lawyer are interrogatories (written questions), depositions (sworn testimony of witnesses), and requests for production (obtaining the opposing side’s documentary evidence).
- If the insurance company attorney wishes to take depositions of the client, doctors, and other witnesses, it is important that the client’s attorney make sure they are prepared for the depositions.
- The client and witnesses must again be prepared, this time to testify at trial. An attorney may not ethically tell a witness what to say. However, the attorney can help the witnesses by letting them know the types of questions they will face so they can reflect carefully so as to give the most accurate answers.
- Filing the required pretrial briefs and motions, as well a set of proposed jury instructions.
- Trial!

.....

It is important that the client’s attorney makes sure he or she is prepared for the depositions.

SOME ADDITIONAL HAZARDS ON THE ROAD TO SUCCESSFUL RECOVERY FOR YOUR INJURY CLAIM

.....

- 1. LIENS.** Liens against your case can be created by payments made for your health care by car insurance companies, health insurance companies, Medicare, or Medicaid. For example, if your health insurance company pays a \$2000 hospital bill, then that insurance company must be repaid when you settle your case. The precise repayment calculations may vary, but the important point is that liens must not be ignored. Your attorney should determine every lien that exists before recommending a settlement figure for your case. Often, in difficult cases, it is possible to negotiate the size of the lien.

- 2. UNDERCOVER INVESTIGATIONS.** Insurance companies routinely hire investigators to spy on persons who file injury claims. The investigator may try to get videos of the injured person performing physically demanding tasks in an attempt to demonstrate that the injury is being faked. Of course, honesty is the best policy, and no one should ever exaggerate or lie about symptoms. However, sometimes seriously injured clients are so financially distressed that they force themselves to work even at the risk of more serious re-injury. Doing so can create the wrong impression that the client is not actually disabled.

- 3. UNETHICAL PRACTICES BY INSURANCE ATTORNEYS.** Most attorneys, including those who work for insurance companies, are honorable people. Unfortunately, this is not always the case. Sometimes unethical attorneys hire “expert witnesses” who will do or say anything for the right fee. A seasoned personal injury attorney will be constantly vigilant to make sure that dirty tricks by the defense do not torpedo a client’s case.

**QUESTIONS TO ASK THE INSURANCE COMPANY
WHO WANTS YOU TO “JUST SIGN A FEW FORMS
AND GIVE US A STATEMENT”**

.....

1. Will you put in writing the fact that the accident was not my fault?
2. Will you tell me the maximum dollar amount of the insurance policy of the person who caused the accident?
3. If I give you a recorded statement, will you let me take a recorded statement of the person who caused the accident?
4. Will you give me a list of all of my friends, neighbors, and employers you have interviewed thus far? Will you agree to supplement that list in the future after each interview?
5. If I sign a medical release, employment release, or tax release, will you agree to send me a copy of all documents you obtain using those releases?
6. Will you give me a copy of the recordings you made of any witness interviews?
7. Will you send me a copy of the insurance policy of the at-fault driver, including a copy of any “umbrella” policies that exist?
8. Will you agree to provide me copies of any video surveillance of me that your investigators you have conducted, within ten days of date of the surveillance? This also means that you have to provide me with a copy of all videos made up until this date.
9. Will you provide me with a copy of any background information you have obtained about me from any insurance agency or reporting agencies that produce reports for your company? If the insurance adjuster agrees to any of these conditions, make sure that the commitment is put in writing.

INSURANCE COMPANY EXCUSES FOR NOT PAYING JUST COMPENSATION FOR YOUR CASE

The basic insurance company thinking goes something like this:

“The accident was not our insured’s fault. If it was his fault, you probably don’t have serious injuries. If you do have serious injuries, you probably had these health problems before the accident.”

Sometimes insurance tactics can backfire. Years ago, there was a somewhat infamous case where the claims adjuster reviewed the accident report and noted that the police report stated that there was a toy poodle in the claimant’s car at the time of the accident. The adjuster denied the claim, arguing that the accident was the fault of the claimant because “they had evidence” that the claimant was distracted while playing with his dog. However, the adjuster ended up with egg on his face after it was disclosed that the “toy poodle” was not a reference to the driver’s pet, but was reference to a child’s toy that was found in the car.

excuses, excuses, excuses

Other insurance company excuses include the following:

The accident was your fault because you did not get enough sleep the night before.

Your brakes were not working right or, alternatively, you didn’t brake fast enough.

The insured driver couldn't avoid the accident because the sun was too bright.

The [city, county, state] is responsible for the accident because of poor road construction or bad traffic signs.

You should have noticed that our driver was going to run through a red light.

You are lying about (check which apply):

- ☐ Your speed
- ☐ Your pain
- ☐ Your wages
- ☐ Your health history.

...and more excuses

THE FIVE BLUNDERS THAT CAN SINK YOUR PERSONAL INJURY CASE

1. Not obtaining prompt medical attention for your injuries or not following your doctor's treatment recommendations.

If you go to a doctor for the first time three months after your accident, the insurance company will not take your case seriously. The claims adjuster will argue that you must have sustained injury from some incident that occurred after the accident at issue in your case.

If you do not follow your doctor's treatment recommendations, the claims adjuster has two additional arguments. First, he can argue that you did not follow the treatment program because you were not really hurt. Or, she can argue that, under the law, you failed to "mitigate your damages" by not following the treatment protocol recommended by your doctor. Unfortunately, many injured persons cannot afford to get proper medical treatment until their cases settle. But failure to get treatment can mean a substantially reduced settlement. This is a real catch-22 that injured persons face while recovering from their injuries.

2. Hiding negative aspects of your case from your attorney.

Sometimes, clients are hesitant to tell their attorneys about past accidents, injuries, and illnesses. They worry that this information will cause their attorneys to think less of their cases or cause their attorneys to work less aggressively in getting good results.

By fully informing your attorney, you enable him or her to sift through what information must be disclosed to the insurance company and which information is so private that it need not be disclosed.

First of all, put yourself at ease. An experienced trial attorney knows that very few people come to his or her office without some amount of prior health history. Your attorney can work with this information if it is candidly and promptly reported early in the case. Besides, the one thing you can count on is that the opposing attorney WILL FIND OUT THIS INFORMATION! It is much better if your attorney finds out first, so he or she can help you address these issues before your deposition is taken in the personal injury lawsuit. Remember, everything you say to your attorney is protected by the attorney/client privilege. By fully informing your attorney, you enable him or her to sift through what information must be disclosed to the insurance company and which information is so private that it need not be disclosed.

3. Not being totally honest and thorough with your doctor.

Americans, especially American men, are taught that they should not complain about pain. If someone asks, “How are you doing?” we are conditioned to say, “I’m doing fine.” So, if you fall down an elevator shaft, sustain numerous bruises, contusions, and abra-

sions, and the next day you tell your doctor that you're "doing fine," that is what gets recorded in your medical record, and the insurance company will consider that record conclusive proof that you did not sustain a serious injury. Don't hide your pain and symptoms from your doctor.

By the same token, do not exaggerate your symptoms when speaking to your doctor, nurse, or other health care professional. Simply speak the truth, without minimizing or exaggerating your health problems. Again, I always tell my clients, "Honesty is the best policy."

4. Not having accurate tax returns.

A big component of most injury claims is past and future lost wages. Proving lost wages requires proof of a client's earnings history. In the United States, proof of earnings history is demonstrated by prior tax returns. If you've cheated on your tax returns, I will not handle your case because I don't work with people who cheat.

A more common problem is that some clients are behind on their tax returns. If that's the case, you need to meet with your CPA or tax preparer as soon as possible and get those back returns filed. In any year that you did not file taxes, the insurance company will treat that year's income as zero, or pretty close to zero.

5. Not being accurate about your activity level.

I recall one case I handled for an insurance company many years ago. The claimant testified in a deposition that he was not doing any heavy lifting or bending because of severe back pain. I hired an investigator on the case. The investigator called the claimant's phone number, and got a recorded message stating, "Hi, this is Joe's firewood service. Call me for specials on cords of wood for

the winter season.” The investigator ordered a cord of wood and videotaped the claimant chopping and loading the wood onto his truck. The case was dropped. (In addition to his fee, the investigator got a free cord of wood!)

Believe me, you don’t want to put yourself in this situation. Many claimants get caught in similar although less dramatic traps, not through lying but by simply being careless or forgetful. Insurance adjusters and insurance attorneys sometimes set traps by asking questions in a black or white, yes or no fashion. For example, in a recorded interview, the insurance adjuster will not ask “Have you generally given up gardening since the accident?” Instead, she may ask “Have you done any gardening since the accident?” Now, if you answer “no” to that question, there may be a problem if you tried gardening just a day or two and then had to quit because of pain. If an investigator videotaped you on that day, the insurance adjuster will use this information to try to prove you are a liar. Very often, your recorded statement or deposition testimony will be taken after the videotape has already been recorded. The insurance company’s goal is to see if you can be tricked into “lying” about your activity level.

ABOUT THE AUTHOR



JIM BENDELL, a graduate of Rutgers Law School, has over thirty-five years of trial experience, including work as a prosecutor, judge pro tem and court commissioner.

For sixteen years, his practice was exclusively devoted to representing insurance companies in personal injury cases. He now puts that experience to work representing persons who have been injured in personal injury cases, as well as representing the families of persons who have been killed in an accident due to the negligence of others.

He has lectured at seminars on topics such as insurance coverage, work injuries, medical records, and investigating injury claims.

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WA

FROM THE ULTIMATE GUIDE TO ACCIDENT CASES IN IDAHO:

*“I wrote this book so that you would have access to
useful information in the quiet of your own home
BEFORE you hire an attorney and before you talk
to the insurance adjuster.”*

— James Bendell

JAMES BENDELL’S compact and clearly organized book, designed to help Idaho residents understand accident law, guides readers through how to hire a personal injury lawyer and how to avoid the kinds of mistakes that can sink a personal injury claim.

Written in clear language, this book answers questions like, “What can a skilled personal injury attorney do for my case?” and “How do I talk to the insurance claims adjuster?”

This book should be mandatory reading for anyone in Idaho who drives—or rides in—a car, or has sustained an injury due to the carelessness of others.

James Bendell practices law in Port Falls, Idaho, and serves clients throughout northern Idaho.

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