

## Frequently Asked Questions About Car Accidents:

**Q: I have just had an automobile accident. What should do?**

**A:** If you are injured in an accident, it is important to seek immediate treatment. It's not unusual that even serious injuries fail to cause immediate pain. If you experience even minor pain after an accident, seek treatment immediately from an experienced and licensed medical practitioner.

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**Q: How long do I have to make a medical payments coverage claim?**

**A:** Medical payments typically cover expenses incurred within three years from the date of the accident. Each insurance policy is different, with each requiring specific information about the injury. It's essential that you do your "due-diligence" and get immediate and competent treatment and that you file an accident report with law enforcement authorities.

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**Q: What is covered by medical payments coverage?**

**A:** Medical payments insurance is for the sole purpose of reimbursing medical expenses, and does not cover pain and suffering, scarring, permanent disability, or lost wages. It is simply used to pay medical expenses.

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**Q: If I hire a lawyer, how does he or she get paid?**

**A:** Many attorneys will agree to take car accident cases on a contingent basis. This means that if you receive compensation as a result of your injury, the attorney will take a percentage of the total amount recovered. You should talk to the attorney to find out how she/ he intends to bill for these charges.

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**Q: What qualifies A.L. Collins to represent me?**

**A:** We will work tirelessly to help you receive full compensation for your medical expenses, as well as to recover lost wages, property damages, pain & suffering. You'll have a law firm with years of personal injury experience fighting for you.

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