

# **Slaying Goliath**

---

**INSURANCE COMPANIES CAN  
BE BULLIES OF **BIBLICAL**  
PROPORTIONS**

---



---

**TAKE OUR FREE ADVICE ON  
HOW TO SLAY AN INSURANCE  
COMPANY "GOLIATH"**

# David v



In the realm of "Injury and Insurance Law," you are like David, dwarfed by a Goliath-like insurance industry. When injuries or death occur because of someone else's wrongdoing, your battle with the insurance company can resemble the epic battle of David vs. Goliath.



Medical bills, lost wages, and other costs build as you negotiate with a company conglomerate far more resourceful and determined to cut corners than you could ever imagine. After parting a sea of red tape and walking across oceans of hassle from insurance adjusters, you finally receive an unreasonable settlement offer, or worse, a denial of your claim.

In the midst of so much pain and grief, what can you do? For the average individual, there is no effective way to counter the aggressive tactics of an insurance company without outside assistance. One person taking on a mammoth corporation will almost always find themselves in a no-win situation.

# Goliath



The insurance industry is the Goliath that innocent victims of wrongdoing often have to battle. Big, intimidating, powerful and remorseless, the insurance

business grinds claimants through the gears of harassment and haggling during their most desperate times of need. Profit is the one thing an insurance company understands, considers, and strives for in everything they do.

Using their far superior financial resources, bullying the individual is their chosen method for reducing costs and driving up profits. Insurance adjusters, whether friendly or aggressive with their tactics, will do their best to persuade claimants to accept settlements of far less monetary value than they might otherwise be entitled to under the law. In the worst cases, they brush aside your claim and pay nothing at all. It is an injustice when one must cope with both personal disaster and a resistant bureaucracy.

# HOW DID DAVID SLAY GOLIATH?

Ingenuity

Perseverance

Skill

and most importantly...

Knowledge





## Ten steps to help you "slingshot" big business

---

After a major personal loss, it can be difficult to take the right steps to protect your legal rights. Following these guidelines can help you secure the maximum amount of compensation you deserve.

### **1. CONTACT THE AUTHORITIES IMMEDIATELY.**

No matter how minor the accident may seem, a police report should be filed. The annoyance of waiting for a police officer is minor compared to the problems which will arise if no report is filed.

### **2. GET MEDICAL TREATMENT RIGHT AWAY.**

If you have been injured from an accident, seek medical attention right away. Too often injured parties try to "tough it out" and delay any treatment. Insurance companies point to that delay when arguing that an injury must not have truly existed, or that an injury you are claiming was actually caused by something that may have happened after the accident. Get treatment right away and let your doctor know what caused the injury so it can be properly documented.

### **3. DOCUMENT HOW THE ACCIDENT OCCURED.**

If possible, do whatever you can to document how the accident occurred. For instance, try to get the names and contact information for any witnesses. Have someone take photos of the accident scene as soon as possible after the accident. If you believe that a faulty product contributed to your accident, be sure to secure it if possible. In short, do whatever you can to reasonably secure evidence or testimony that may later be necessary to successfully pursue your claim.

### **4. PUT YOUR OWN INSURANCE COMPANY ON NOTICE.**

Sometimes the party responsible for causing injury doesn't have adequate insurance to cover the claim. Your own insurance may be able to supplement your recovery. It is important to notify your own insurance company in all accident or personal injury cases so that you don't jeopardize any right you may have to pursue a claim with your own insurance.

## **5. DOCUMENT YOUR INJURIES.**

Document your injuries. In addition to getting proper medical treatment right away, there are other things you can do to properly document your injuries. For instance, if you have visible injuries (e.g. bruising, scarring, fractures, etc.), take photos right away and every few days thereafter to show the progress of those injuries. You should also keep a journal outlining the injuries (e.g. missing out on a family trip or events, not being able to work in your yard, etc).



## **6. TRACK YOUR LOSSES.**

Ask your employer to record lost wages or work-related benefits that are used because of your inability to work. Additionally, keep track of people besides your treatment providers that could testify as to the difficulties your injuries have caused you (e.g. family members, co-workers etc).

## **7. DON'T SIGN A THING OR GIVE RECORDED STATEMENTS.**

You are not required to give a recorded statement to the insurance company of the responsible party. Doing so often results in misinterpretation or misinformation. Also, avoid signing anything. If you do, you may unknowingly sign away your rights.

## **8. BE WARY OF ALL INSURANCE COMPANIES.**

Insurance companies understand that a lay person is not likely to know what they are entitled to under the law. They take advantage of that lack of knowledge. Remember, no matter how nice or helpful the insurance adjuster may be, they are not on your side. They are in business to make money. They don't make money by willingly paying every claimant all he or she deserves. Whether you are dealing with your own insurance company or that of the responsible party, be wary.

## **9. DO NOT FREELY DISCUSS DETAILS ABOUT YOUR CASE.**

After the accident, refrain from discussing the circumstances of the accident with any third parties. Only discuss it with the authorities, medical personnel, your insurance company, and trusted private parties such as your spouse.

The more you repeat your account of the accident or injury, the more likely discrepancies will crop up with each retelling, and the more likely a misspoken word or unclear memory can be used against you in a court of law.

# 10. HIRE **VAN DERGINST** LAW

You are “David.”

The **insurance company** is “Goliath.”

**VanDerGinst Law** is the “slingshot.”

## - **A WEALTH OF EXPERIENCE**

Your best weapon against a bullying insurance company is an attorney or law firm experienced in personal injury law. VanDerGinst Law is such a law firm, having handled thousands of injury cases and recovering tens of millions of dollars on behalf of injured clients.

## - **A HASSLE-FREE PROCESS**

Hiring an attorney may seem to be a daunting task. But at VanDerGinst Law, we lessen the hassle for you. We collect all the documentation necessary to pursue your claim. We coordinate any applicable insurance benefits and can also help resolve property damage. We will handle all the details so you can concentrate on getting better.

## - **IF WE DON'T WIN, YOU DON'T PAY**

It is that simple. You owe no attorney fee unless we win your injury case. If we win, our fee is a percentage of the recovery.

**Respect. Response. Results.**



**Contact one of our attorneys today.**