



## your medical care AFTER A CAR OR TRUCK ACCIDENT

### what's inside

#### page 2

Say "I'm sorry" and you might be sorry

Warning

#### page 3

Elder abuse

What our clients are saying

#### page 4

Free information when you need it most

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### DON'T PUT AN ACCIDENT CLAIM AHEAD OF YOUR HEALTH

One of the mistakes claimants sometimes make is trying to arrange their medical care in such a way as to maximize the potential settlement value of their case. For instance, some accident victims will try to schedule more frequent doctor visits, figuring that more medical visits will lead to higher medical bills which, in turn, will lead to a higher potential settlement. That's a big mistake.

If you've suffered injuries in an accident, your first priority and focus should always be getting the appropriate medical treatment to help you get better and not on trying to increase a potential settlement.

**Here are some key do's and don'ts to keep in mind when speaking with your health care providers after an accident:**

**DO be 100 percent honest with your health care provider.** It is imperative that you give your doctor a completely accurate history of previous injuries or accidents you may have had. You can be sure that the insurance company will uncover any prior accidents and injuries, and in doing so, will cast doubt on your doctor's current diagnosis.

**DON'T exaggerate the details of your accident.** If you tell your doctor that your car was totaled when it actually only had minor damage, you're asking for trouble. Your doctor may be called to testify at trial about your injuries and will end up getting embarrassed by the insurance lawyer if you've misled him or her.

**DON'T exaggerate your symptoms.** You should tell your doctor exactly what symptoms you are experiencing. Exaggerating your symptoms won't make your case stronger, and in fact, can sink your case if evidence (such as video surveillance) comes to light that contradicts what you told your doctor you can or can't do on a daily basis.

**DO follow the treatment plan your doctor recommends.** This means following through on physical therapy, making it to all of your appointments, and taking prescribed medications. If you fail to do so and your recovery takes longer than expected, the insurance company lawyer will blame you and make the argument at trial that you must not have been hurting that badly. ■

# SAY "I'M SORRY" AND you might be sorry

It's one of those things you might not even think about -- you've just had a wreck, you're pretty banged up (and definitely shook up) when you happen to say to the other driver, "I'm sorry."

Seems innocent enough, right?

Problem is, saying you're sorry after an accident can be construed as you accepting some level of blame which ultimately can hurt your case.

The time immediately following an accident can be chaotic, especially if there are serious injuries involved. Tensions and emotions can run high, and it's easy to want to blame someone else or, conversely, feel compelled to apologize for your role in the accident.

Your best bet is to keep any conversation with the other driver limited and stick to the basic exchange of information. Even if you feel that you were at fault for the accident, don't admit it.

There can be many factors involved in the cause of an accident. There could have been an equipment problem such as the brakes failing. There could have been a hazardous road condition that a local municipality knew about and should have fixed. The bottom line is that until there is a thorough investigation of the accident scene and the vehicles involved, it can be very tough to tell exactly what happened.

And when the stakes are this high and your statements can be used against you in court, it's just not worth it to accept blame before all of the facts are in. ■

## WARNING:

If You or a Loved One  
Has Been Involved in a Car or Truck Accident in Georgia and  
Suffered Injuries, Don't Expect the Insurance Companies to  
Look Out for Your Best Interests. They Are Not on Your Side.



*Learn the surprising truth about how insurance companies really operate and avoid the mistakes that could sink your injury claim by requesting your **FREE** copy of Atlanta personal injury attorney Jeffrey Dover's brand-new book, **Four Common Mistakes That Will Ruin Your Georgia Car or Truck Injury Claim.***

Having gone toe-to-toe with insurance companies since 1991 representing injured people, Jeff has seen just about everything, and he knows the typical tactics insurance adjusters and representatives use to delay, minimize or even completely deny legitimate injury claims.

In this easy-to-follow consumer guide, Jeff shines a bright light on unfair insurance company practices, reveals the critical mistakes people make after an auto or truck accident and helps answer many of the most common questions injury victims have, including:

- How do I protect my rights after an accident?
- What role do insurance companies play and will they treat me fairly?
- Which insurance forms, if any, should I sign after an accident?
- How do I go about choosing the right Georgia accident attorney for me?
- What will I have to prove to win my case?
- Can I afford a lawyer for my injury claim?
- How much is my case worth?

According to the Georgia Office of Highway Safety, more than 306,000 motor vehicle accidents occurred in Georgia in 2008, resulting in nearly 1,500 fatalities as well as more than 115,000 injuries. Fulton County alone had 113 fatalities in 2008.

Protect your rights before it's too late. Request your **FREE** copy of **Four Common Mistakes That Will Ruin Your Georgia Car or Truck Injury Claim** by visiting [www.DoverLawFirm.com](http://www.DoverLawFirm.com) or by calling 770-518-1133. ■

# DO YOU HAVE sleep apnea?

Most of us know people who snore or we may even snore ourselves even if we don't like to admit it, but did you know that snoring might be a symptom of a more serious condition called sleep apnea? Sleep apnea occurs when an individual's breathing becomes obstructed when they sleep, causing an interruption of oxygen to their body. This can occur periodically during the night, or as often as 100 times per hour. When an individual's breathing is interrupted, the person's brain sends a signal to the body to wake up, allowing the person to resume breathing again.

The National Institute of Health estimates that more than 12 million Americans suffer with sleep apnea. Risk factors include being overweight, being male (it's more common in men than women), old age (1 in 10 people over 65 has sleep apnea), and having a blood relative with sleep apnea (statistics show that sleep apnea may be hereditary).

According to the American Sleep Apnea Association, untreated sleep apnea

can cause memory loss, headaches, hypertension, cardiovascular disease, and impotency. In addition, because those afflicted with sleep apnea are not getting enough rest at night, they may be sleepy, be a danger on the roads, and may not be able to perform their jobs well.

Most people with sleep apnea are undiagnosed because most of the public knows little about this disease, and the symptoms often go unnoticed by health care professionals. If you think that you or a love one suffers with this disease, contact your doctor or a sleep specialist in your area to discuss the numerous treatment options available. ■



## What Our Clients Are Saying

"I was represented by Dover Law Firm and was well taken care of. They got right back to me when I made phone calls...Dover Law is the place to come to if you have any kind of an accident – give them a call and they will serve you very well, too. I got a great settlement."

—Robert Banks

## FAQ



### Can my lawyer settle my claim if I don't agree to it?

No. It is your claim, and you are the one who has the final say on whether to settle or not. We, of course, advise and counsel our clients on the strength and fairness of settlement offers based on our experience, but the ultimate decision is still up to the client. ■



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*Serving Atlanta  
and all of Georgia*

# medical care



AFTER A CAR ACCIDENT  
**SEE PAGE ONE.**

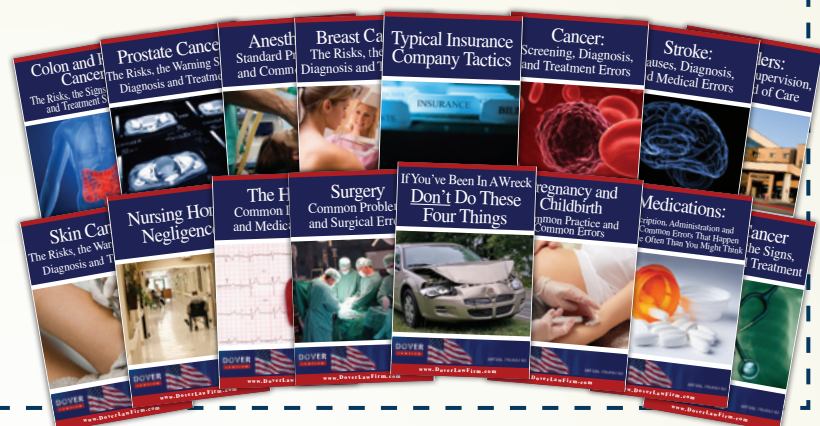
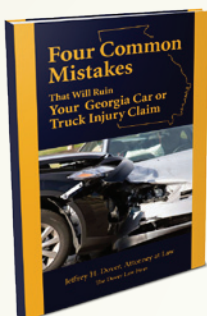
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## FREE INFORMATION WHEN YOU NEED IT MOST

If you or a family member has ***been in a car or truck accident, received bad medical care, or recently been diagnosed with cancer***, you need access to quality information and a plan for what to do next. The Dover Law Firm has you covered.

Get the essential help you need to protect your rights and the safety and security of your family. For a limited time, Atlanta personal injury attorney Jeffrey Dover has made each of his three books and all 16 of his special reports available for **FREE** to Georgia residents who request them. Just go to [www.DoverLawFirm.com](http://www.DoverLawFirm.com) to get your free information today.

You can't afford to take chances when so much is at stake. ■



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