

**Motor Vehicle Accident Claims:
Frequently Asked Questions**

1. How do I contact my insurance company?

If you cannot easily locate a phone number for your insurance company, contact your insurance broker. They will put you in contact with the appropriate person to report your claim.

2. What if I am contacted by a representative from the insurance company for the person responsible for the accident?

You have no obligation to speak to such a person. We very strongly recommend that you do not speak to the insurance company representing the at-fault motorist until you have first consulted with an experienced personal injury lawyer.

3. How do I find an experienced and highly competent personal injury lawyer?

Ask other people who may have experience in personal injury cases such as the social workers and health care professionals at the hospital. Search the internet. Ask your doctor if he or she has had any dealings with a particular personal injury law firm. The lawyers at Mackesy Smye enjoy an outstanding reputation in the community. Feel free to ask others about us.

4. What if I feel that my insurance company is starting to decide who my treatment providers are going to be? Do I have any say?

Your insurance company does not have the right to dictate the nature or extent of your treatment. Although the insurance company may be obliged to pay for such services, your health care remains in the hands of your physicians and other health care professionals who are treating you. This is an area in which injured people frequently require the services of an experienced personal injury lawyer to ensure that the insurers live up to their obligation towards their insured.

5. How much do personal injury lawyers cost?

You should not be hesitant in openly discussing fees with your lawyer. At Mackesy Smye, we do not ask for any fees until your case has been successfully completed. Our fees are paid out of the recovery we obtain on your behalf. The initial consultation with all lawyers in our firm is free. If your injuries prevent you from attending at our office, we attend at either your home or the hospital.