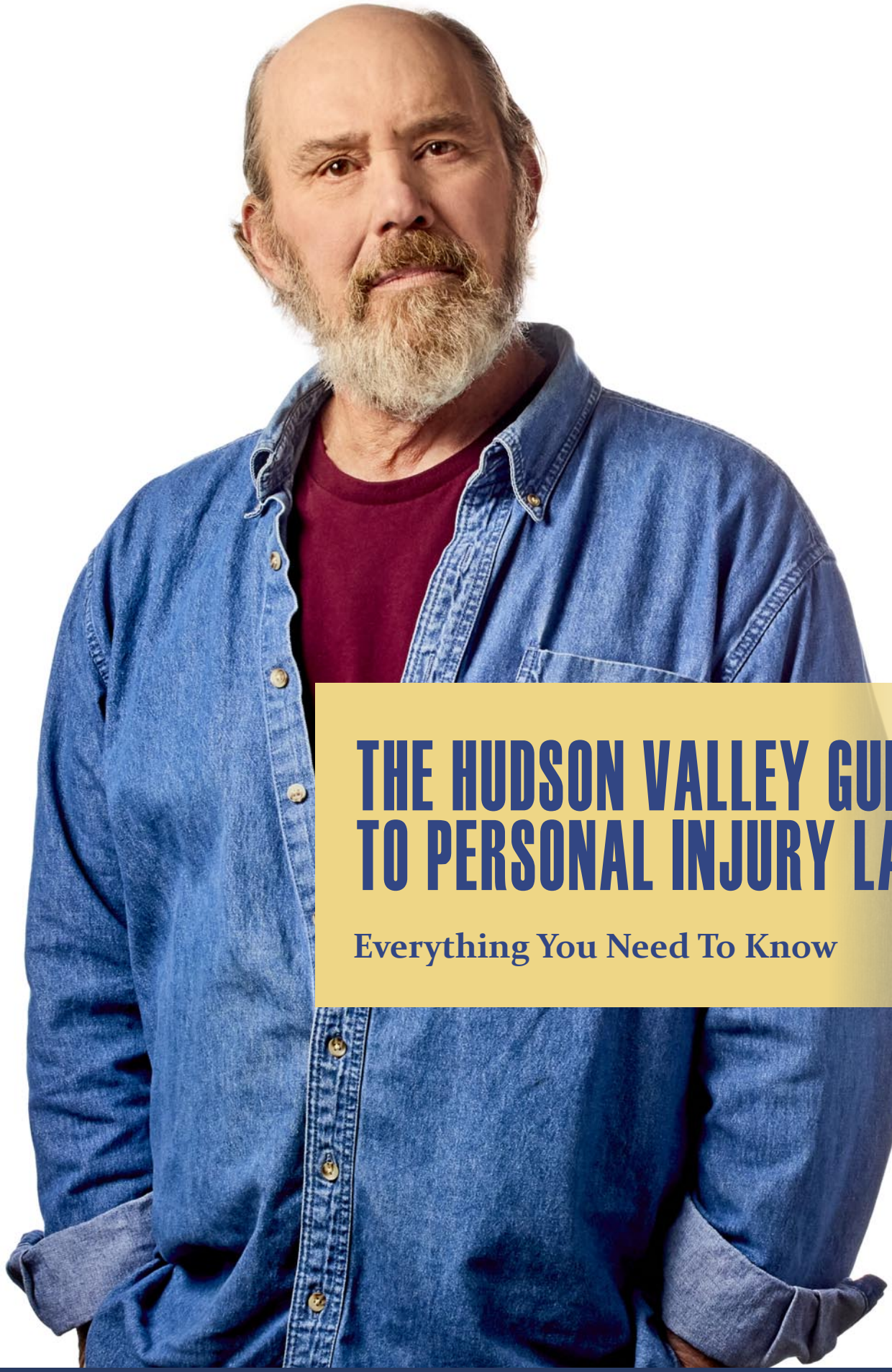


THE HUDSON VALLEY GUIDE TO PERSONAL INJURY LAW

Everything You Need To Know

DID YOU KNOW

Thousands of New York's Hudson Valley residents are injured each year. Fall-related incidents, motor vehicle accidents, pedestrian collisions and hazardous work environments are the four most common causes of injury in the Hudson Valley region, resulting in an average of 20,000 hospitalizations and 175,000 emergency department visits each year.

These injuries typically require long-term and costly medical treatments and extensive periods of time away from work, bringing equal amounts of physical and financial strain to injured victims. However, few area residents know how to begin the legal process towards receiving compensation for their damages, including pain and suffering.

Knowing the right legal steps to take in the event of a personal injury is essential for Hudson Valley residents to receive the maximum amount of compensation owed to them. Every injury is unique, with different degrees of severity, and with consequences that range from a temporary inconvenience, to having a catastrophic impact on one's life.

WHAT YOU'LL LEARN HERE:

- WHAT IS COMPENSATION?
- WHAT DO INJURY LAWYERS DO?
- WHAT IS NEGLIGENCE?
- HOW MUCH IS MY CASE WORTH?
- WHAT DOES IT COST TO HIÍRE A LAWYER?
- HOW MUCH IS PAIN & SUFFERING WORTH?
- WHAT SHOULD I DO FIRST?

> The whole team at Sobo & Sobo was there for me from beginning to end, whenever I needed them.



WHAT IS COMPENSATION?

Wages are "compensation" for work. A worker delivers his or her time, talents and energy to an employer and is, in return, paid. So, compensation for work is the money exchanged for the labor. Ideally, the two (the work and the wages) have equal value. In which case, we think of the compensation as "fair." The same is true with things. If you sell a car, the value of the car is transferred to the buyer and you are compensated with money.

In an injury, you have lost both financial and personal value. You incur medical bills, sometimes can't work and so loose wages and often suffer in other ways. The law considers these "losses" as something anyone responsible for your loss should pay for. That payment for your loss is compensation. Your lawyer is responsible for helping you get full and fair compensation for all your losses.

WHAT DO INJURY LAWYERS DO?

If you are injured and suffer losses of some kind, you can seek compensation. Generally, it's best to get a lawyer to help you with this as the extent of the loss (the money owed you) can be difficult to establish and prove. A personal injury lawyer's job is to represent you in the effort to maximize compensation for your loss. Getting good representation is critical to winning a full and fair result.

A lawyer can take legal action in a court to win compensation if the responsible party is unwilling to pay you for your losses.



> I won my settlement because I had professional help. My lawyer told me exactly what was needed in order to win.

WHAT IS NEGLIGENCE?

It the broadest sense, negligence is not being reasonably careful where someone was supposed to be. A negligent party to your injury is anyone or any thing (a company, a government, a group) that should have done something to prevent your injury and didn't. Speeding through a stop sign is negligent. So is distracted driving, failing to repair a damaged sidewalk, performing medical procedures incompetently or building a stairway without a railing that should have one. These behaviors are considered negligent because they are to blame for any resulting injury. The injured should be compensated by the person responsible.



HOW MUCH IS MY CASE WORTH?

Every case is different because every person and every injury is different from all the others. One defendant is likely to be different from another. When it comes to recovering for the losses associated with an injury, generalities don't matter. If estimates are offered right away, they are likely to be wrong.

That's why it is a bad idea to estimate the value of a claim without examining all the parts of it. Your lawyer has to know what caused the accident, how severe your injuries are, the kind and limits of your insurance coverage and many other factors. Your current health isn't the only consideration. Future medical bills are likely to arise, there may be unexpected loss of future wages, pain and suffering, and more.

> My lawyer told me to reject the first offer, and helped me get an injury settlement worth triple.

WHAT DOES IT COST TO HIRE A LAWYER?

In most personal injury cases, the client (you) pay nothing out of pocket until the case is won. Sobo & Sobo lawyers represent the client under a "contingency fee" agreement. This means your attorneys are only paid after a favorable trial outcome, or once you reach a settlement.
Your lawyer's office will receive the full amount of the settlement from the insurance company, and will distribute the money from the settlement to those to whom it is owed.

Before your representation begins, your Sobo & Sobo attorney will explain the process in detail so you understand it. You'll know at the beginning and be updated frequently on the costs – such as medical expenses – that will be paid from your settlement before you receive any money.

Unlike most legal representation, your personal injury case will not be charged to you by the hour. Again, you pay nothing unless we win. Then - and only then – will your Sobo & Sobo attorney be paid. This payment comes from a percentage of the settlement or court judgment we win, not out of your pocket.

YOU PAY NOTHING UNLESS WE WIN.

**THEN - AND ONLY THEN –
WILL YOUR SOBO & SOBO ATTORNEY BE PAID.**

HOW MUCH IS PAIN & SUFFERING WORTH?

Everyone knows that suffering costs the sufferer. Pain takes a lot out of you. So, courts recognize that the pain and suffering caused by someone else is a loss that should be compensated for. Establishing a value for that loss happens in a number of ways.

One method links suffering to the cost of other damages. Sometimes it is calculated based on from two to five times however much your out-of-pocket damages amounted to. The total amount of medical bills, property damage, and loss of work can be the basis of this calculation. The multiplication factor will depend on the seriousness of your injury. It will also depend on the degree to which the defendant in your case was partially or fully responsible for your losses.

Another method of calculating pain and suffering estimates some value for every day you were injured. Typically, it is pegged to your income. If you normally earn $200 per day and suffered for 90 days, your attorney may recommend approximate $18,000 in pain and suffering compensation.

Both methods require that your injury has caused you pain, limits on your life and work and harmed your quality of life.

WHAT SHOULD I DO FIRST?

The first thing you should do after being injured is get medical attention. If you are seriously injured, call an ambulance or go to a hospital. For less-urgent injuries, be patient with your diagnosis. Don't assume you are okay. Even if you think you are not hurt, or not badly hurt, see medical professionals as soon as you can after the accident. Many injuries are not immediately apparent and so documentation of treatment is important if you are involved in litigation.

When you and anyone else involved in the accident are safe, and your immediate medical needs are taken care of, you can choose to begin the legal process of filing a personal injury claim.

Below are the steps you can take immediately after an injury to start building a successful lawsuit.

- If authorities are involved, ask for a copy of the police report. This will include the names and contact information of all those involved in the accident, including witnesses that may agree to testify on your behalf.

- Take photographs of your injuries as soon as you're able to. Photos of any other damaged property caused by the accident can also prove to be valuable evidence in court.

- Keep a record of all medical expenses and wages you've lost as a direct result of your injury. You may be eligible to be compensated for these costs, and they will be considered when determining the amount of any settlement of your claims.

- Do not, under any circumstances, accept any offer from your insurance company before consulting with a legal professional. Do not sign or agree to any description of the accident or your injuries. Your lawyer will advise you as the appropriate settlement of your claim.

An experienced personal injury lawyer will be able to help through each of these steps. An attorney will help you to focus on recovering from your injury, while they take care of the legal process.

"After my son was injured, I felt lost. Sobo & Sobo gave me the time and space I needed to help my child recover.



ABOUT Sobo & Sobo

Sobo & Sobo is a personal injury law firm based in Middletown, New York. Their team of attorneys have earned their reputation as one of the region's most trusted names in personal injury law. The lawyers at Sobo & Sobo provide all the expertise of a large firm, with the individualized care and one-on-one guidance of a small one.

Expert attorneys are available to offer free consultations for injured victims over the phone by calling **845-468-7626** or in person in offices located in the following Hudson Valley counties:

- Putnam County
- Westchester County
- Orange County
- Ulster County
- Columbia County
- Rensselaer County
- Rockland County
- Dutchess County
- Sullivan County
- Albany County
- Greene County



Sobo & Sobo
41 Dolson Ave, Middletown, NY 10940
Call: **(845) 468-7626**



"Sobo & Sobo knows what it takes to win, & they do it with respect, professionalism & compassion.

