

***IF YOU HAVE RECENTLY BEEN INVOLVED IN A AUTO ACCIDENT
HERE'S THE SPECIAL REPORT YOU REQUESTED...***

ATTENTION:

Auto And Accident Victims!!!

SPECIAL FREE REPORT REVEALS:

***“HIDDEN INSIDE SECRETS
INSURANCE COMPANIES
DON'T WANT YOU TO KNOW ABOUT
YOUR INJURY CLAIM.”***

By

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Auto Accident Victim!!!

“DISCOVER WHAT THE BIG INSURANCE COMPANIES DON'T WANT YOU TO KNOW ABOUT YOUR INJURY CLAIM!”

Dear Friend:

If you have recently been injured in an auto accident because of someone else's fault, you are probably confused or worried about what steps to take next:

- ▶ Will I be paid for the time I'm losing from work?
- ▶ Will my medical bills be paid?
- ▶ What do I do if the person who hit my car doesn't have auto insurance?
- ▶ Will my car be repaired?
- ▶ What if I don't make a full recovery and cannot return to my former work?
- ▶ What will the insurance company offer me for my personal injuries?
- ▶ How will I know that the insurance settlement is fair for my injuries?
- ▶ How will I know that the lawyer I've chosen to represent my case is a competent lawyer and will know what to do?
- ▶ How will I be able to know if I don't have a competent lawyer?

If you or someone you care about has any of these concerns, then please keep reading this Special Report. My name is Dennis E. Block; I have been helping injured people as a trial lawyer in Turnersville, New Jersey for more than 13 years. I have obtained thousand of dollars in insurance company settlements, court and jury awards during that time.

Unfortunately, I see way too many people misinformed about their rights after being injured. I have seen honest, hard working, unsuspecting people being taken advantage of by uncaring insurance companies. That is why I have taken the time to write this Special Report and offer it **FREE** to anyone who asks for it. I have heard too many horror stories of injured people losing what they rightfully deserve because a big insurance company intimidated them or a lawyer who didn't know any better "sold" them an unfair settlement. Each year I hear of many cases where an injured person is entitled to receive compensation for injuries, but never takes any action to submit a claim to get what they truly deserve.

These days, **doing nothing at all is one of the worst things you can do.** It's hard enough to make ends meet these days and getting injured shouldn't have to make matters worse.

If you have been injured in an auto collision or work accident, there are some facts the big insurance companies **do not want you to know.** Let me share with you some real life examples of people I have helped and give you some critical facts you need to be aware of to ensure you what you rightfully deserve. To protect our clients confidentiality, last names are not used.

HOW CAN THIS BE HAPPENING TO ME?

Take for example, George, one of my clients. George is a hard working father of five children and five grandchildren who was driving home from a meeting when his vehicle hit a patch of oil on the roadway left by a commercial trash truck. George's vehicle was unable to stop for a stop sign due to the oil and his vehicle slid through the stop sign. George was broad sided by another vehicle as he slid through the intersection and his vehicle was several damaged. As you would guess, the insurance company for the trash company denied they were responsible for the accident and even blamed George for the accident.

The next few days were critical for George. He began to develop neck, low back and right shoulder pain. He could not turn his head, bend over or use his right shoulder or arm above his head. He could hardly sleep at night due to the pain and discomfort he was experiencing. As the days went by following the accident George's pain and discomfort worsened. To say the least he was experiencing a tremendous amount of pain and discomfort from the injuries he suffered in the accident.

George was desperate when he came to our office. The insurance company for the trash company refused to discuss the case with George. George's insurance company was not processing and paying his bills for the medical treatment that he needed. We immediately began to investigate the case. We were able to determine that the trash company's vehicle had in fact been responsible for leaving the oil patch upon the road. In addition, we immediately began to gather George's medical reports and bills and began to pressure George's insurance carrier to begin paying his medical expenses.

We made a claim on George's behalf against the trash trucks insurance policy, the other driver's insurance company and George's insurance company for the payment of medical expenses. All of the insurance companies attempted to avoid their responsibility to George by pointing the fingers at each

other and to attack George the **innocent victim**. The insurance companies hired private detectives to follow George around with video cameras. Well we sued for George and we made these companies answer to George in court. Prior to the case going to a jury the insurance companies for both the trash company and the driver of the other vehicle agreed to pay a substantial settlement award to George. George is now back playing with his grandchildren on a limited basis and is again enjoying life.

Another client, Timeeka had just moved to this area with her sister and her sister's children. While walking with her sister and her sister's children along a public sidewalk a vehicle being driven by the defendant proceeded to drive up on the sidewalk striking Timeeka. Timeeka is lucky to be alive.

Timeeka had no health insurance nor did she have automobile insurance of her own to pay her medical expenses and bills. The insurance company for the driver of the vehicle that struck her advised her that they would take care of everything and they were there to help her and that everything would be "fine". The adjuster paid all of Timeeka's medical expense immediately following the accident but neglected to advise her that she could seek additional medical treatment if she desired and that his company would be response for the payment of the medical bills. After several weeks had gone by and despite the fact that Timeeka was still experiencing pain and discomfort on a regular basis the adjuster who lead Timeeka to believe that he was her friend offered her a settlement for her claim. This settlement was for practically "nothing" and he failed to advise her that she could still seek medical treatment for her injuries.

Timeeka refused to accept the settlement or to sign any legal documents. The adjuster continued to pressure her to sign the "papers". Timeeka continued to refuse. She contacted my office. We immediately advised her of her rights and of her right to seek additional medical treatment if she desired. We contacted the defendant's insurance company and advised them to stop contacting our client and advised the company that Timeeka would be seeking additional medical treatment with the doctor of her choice. Subsequently, Timeeka received the medical treatment that she needed and desired to cure the effects of her injuries and we were successful in obtaining a fair and just settlement for our client.

**YOU CAN'T BELIEVE HOW INSURANCE COMPANIES
TRY TO RIP PEOPLE OFF...**

This next case I see way too often. John was involved in a “minor” fender bender, when he was struck in the rear. He didn’t feel any signs of immediate pain following the accident so he did not go to the hospital. All he felt was a little neck and low back and pain in his right hip from applying the brakes at the time of the impact. A few months later he began having severe neck and low pain along with several headaches. Since he never went to the hospital following the accident, he thought that he would not be able to make a claim for the pain and suffering that he was now experiencing.

Eventually, the pain just became too much for John . He finally went to his family doctor and a chiropractor. These doctors referred him for testing, which found that he had suffered a serious spinal injury. His doctor sent John to a specialist who determined that John had herniated disk and that he would have to live with pain. John’s low back will never be the same.

The insurance company told him that they would only pay a small portion of his medical bills, plus a few hundred dollars for his pain and suffering injuries. The insurance company went by the damage of his car, which was minimal at the time of the accident, yet John had suffered a herniated disc in his low back. Understandably, John began asking questions like:

“Do I have the right to be compensated for more than what the insurance company is offering me? Do I need to see a lawyer? How do I choose a good lawyer who has the experience? How will I know if the lawyer is the best for the job? John was seriously injured, scared and very confused.

When John came to see me, he was at his wit’s end, ready to sign his rights away so he could at least get “something.” The insurance company refused to accept that he was seriously injured from a so-called “low impact” injury. **Many “low impact” accidents do cause hidden injuries if the occupant is not expecting a sudden impact, like John.**

Fortunately for John, he came to see me before signing his rights away to the insurance company or hiring an inexperienced lawyer who knows nothing about “low impact” injuries. He could have easily taken this quick (and inadequate) settlement.

I was able to take the pressure off John while I took the insurance company to court to force them to live up to their legal “**obligations.**” Most importantly, I sat down with John and explained what his rights were concerning the personal injuries he had suffered. He never understood what was involved

with the legal process until I told him that he had “rights,” including compensation for the pain and suffering he was experiencing from this accident. I gathered John’s medical records together and over a period of several months of negotiations was able to obtain a fair and just settlement. It took some time, but it was acceptable to John and me. The bottom line is that the settlement was “right” and it was what John deserved.

WARNING:

DON’T LET ANY INSURANCE COMPANY TRY TO PRESSURE YOU INTO DOING ANYTHING UNTIL YOU SPEAK WITH A LAWYER WHO HAS REAL WORLD EXPERIENCE.

NO MIRACLES...JUST HARD WORK

Now, I did not work any special miracle on these cases. I just did my job as a lawyer. I did the hard work that I was supposed to do that was necessary to help my clients.

I investigated their claim, hired necessary expert witnesses, interviewed the witnesses and doctors, examined the medical records, documented and verified their damage claims, I knew the law, followed the proper procedures and held my ground for my clients.

With more than 13 years of experience in personal injury law, I was able to analyze their situation, recommend the best course of action and obtain a just and fair settlement for them.

The tragedy in all of this is that there are many people out there just like George, Timeeka and John. Every year, hundreds, if not thousands of people are injured in automobile accidents, at work, in a slip and fall or by a defective product. In some way or another they’re injured all over again by uncaring insurance companies they’re up against. Or by unskilled inexperienced lawyer they hired to represent them.

NOTICE: BY LAW I MUST INFORM YOU THAT:

PAST RESULTS ACHIEVED ARE NOT A GUARANTEE OF FUTURE RESULTS. EACH CASE IS UNIQUE AND REFERENCE MUST BE MADE TO THE SPECIFIC LEGAL AND FACTUAL CIRCUMSTANCES PRESENTED.

ARE YOU COUNTING ON THE INSURANCE COMPANY TO TELL YOU THE TRUTH?

The harsh reality is that the BIG, STRONG AND POWERFUL insurance companies often try to force the injured party into accepting a lower settlement for their injuries than they truly deserve. The truth of the matter is that insurance companies are in business to make money and the less they pay you, the more profit they can put into their deep pockets.

Please do not let this come as a surprise to you, but there is a strong possibility that the insurance company you have been or will be dealing with **will try to get you to accept to a lesser amount than you deserve.** Many of these cases happen each year with hundreds of people recovering with far less compensation that they're entitled to receive.

Please, don't let this happen to you! Protect yourself by learning the secrets insurance companies don't want you to know!

WHAT YOU NEED TO KNOW ABOUT YOUR INJURY CLAIM!!!

The first thing I want to tell you is that rigid time deadlines exist in which to sue or make claims for different types of actions. The failure to act timely to protect yourself can become a complete barrier to your right to recover!

The following is a general statement about *some* deadlines for *some* types of cases:

- Motor Vehicle Accident: 2 years
- Slip and Fall: 2 years
- Product Liability: 2 years
- Workers' Compensation 2 years
- Claims against government entities: 90 days notice to the entity from discovery of claim.

(WARNING: THESE ARE GENERAL STATEMENTS OF LIMITATIONS. THERE ARE MANY EXCEPTIONS AND YOU SHOULD CONSULT AN ATTORNEY CONCERNING YOUR PARTICULAR CLAIM AND THE APPLICABLE STATUTE OF LIMITATIONS AND ANY AVAILABLE EXCEPTIONS.)

IF INJURED BY SOMEONE ELSE'S FAULT, WHAT ARE YOU ENTITLED TO?

I want you to know that if you are injured through no fault of your own but by someone else's negligence, New Jersey law entitles you to recover various types of damages:

- **Pain And Suffering**: Ordinarily, the most "valuable" element of your bodily injury claim is the right to compensation for physical pain and mental anguish you have suffered and will endure in the future because of your injury. These general damages are in addition to and may be far more than the amount of your lost earnings and medical expenses.
- **Medical Expenses**: The cost of all reasonable and necessary medical expenses incurred and that are reasonably certain to be incurred in the future because of your injury, are recoverable. These expenses include past (already-incurred) medical expenses and also future medical expenses, which may be the product of the original injury or that result from an increased susceptibility to future injury. All forms of care and treatment, whether hospital, medical, therapy, nursing, diagnostic testing, surgery, physical rehabilitation or pain management are included. You can recover the full value of your medical expenses from the responsible party even if your health insurer has paid all or part of your bills.
- **Loss Of Earnings**: You are also entitled to recover the loss of earnings suffered from your injuries. Thus, wages, commissions, bonuses and all other earnings and fringe benefits are recoverable.
- **Future Loss Of Earnings**: If your injuries permanently limit your ability to earn, you can recover the value of the reduction in earning capacity with reasonable probability which will occur in the future. These damages compensate you for your lost earning power over the remainder of your working years.
- **Death**: Damages for "wrongful death" are available for the wife, husband, parent and child of the deceased person. Sometimes, persons related by blood or marriage, who were dependent upon the deceased, may recover. Damages are not limited to economic loss and may include damages for mental anguish, emotional pain and suffering, loss of society, companionship, comfort, protection, marital care, parental care, filial care, attention, advice, counsel, training, guidance or education. Damages are available for the deceased's estate as well.
- **Disfigurement**: If the injury causes scarring or other unsightly marks, you are entitled to recover for the disfigurement and humiliation or embarrassment associated with the disfigurement.

- **Damage To The Marital Relationship:** Serious injuries to one spouse may cause damage to the marital relationship. If this occurs, you are entitled to recover for the loss of society, affection, assistance, conjugal fellowship and loss or impairment of sexual relations that occurs.
- **Damage To Your Vehicle Or Other Personal Property:** You are entitled to be made whole for any damage to your personal property. Where they can repair your vehicle, you are entitled to recover the reasonable cost of restoring the vehicle to its condition before the collision. In addition, you may recover the cost of substitute transportation necessarily incurred while they are repairing your vehicle. If the cost of repair is more than the value of your vehicle (a “total loss”), you are entitled to recover the full value of your vehicle before it was damaged.

(WARNING: CHANGES IN THE LAW CONCERNING DAMAGES OCCUR FREQUENTLY. YOU SHOULD CONSULT WITH AN ATTORNEY WITH RESPECT TO THESE CHANGES.)

WHERE DO WE GO FROM HERE?

THE MOST IMPORTANT SECRET TO KNOW TO AVOID BEING RIPPED OFF BY INSURANCE COMPANIES IS TO HIRE THE MOST COMPETENT, AGGRESSIVE, STRONG WILLED, AND SAVVY ATTORNEY YOU CAN FIND!

Why do you think insurance companies always try to get injured people to settle their claims without legal assistance from a competent personal injury lawyer? Because they can pay less than they should and get away with it. Leaving you with less than you deserve! The only problem here is, there are so many lawyers! How will you know if the lawyer you hire is experienced? How will you know the lawyer you have is going to be the most competent, aggressive, strong willed, and savvy attorney you can get? **Finally...**

HERE’S WHAT I CAN OFFER YOU...

If this Special Report makes sense to you in any way, then you probably have a few questions. Since you may be uncertain about whether you have a valid personal injury claim or what to do about it, **I offer a free, one hour consultation and review of your case. Please call me while this report is still fresh in your mind. I will set aside one full hour to meet with you at no cost and with no obligation!**

This consultation will allow you to protect your rights and maximize the value of your case. You'll be able to get all of your questions answered and go forward with confidence and peace of mind.

Here's how it works:

First, I will go over the facts of your case with you, ask you questions and review the police report and any photos, estimates or other papers you may have. Then, when I have a clear understanding of what happened, I'll give you my opinion about your case, including your chances for recover and any problems I see. Every case is different and I'll tell you what I think is best for you under your specific circumstances.

I will also explain your legal rights and your obligations. I'll tell you what papers need to be filed and what reports need to be made. I'll also explain the entire claims process, so you'll know exactly what happens from start to finish.

If the facts are in dispute, I'll tell you what can be done to prove your side. I'll also tell you how to protect yourself from insurance adjusters and investigators. They can be tricky. I'll show you how to keep them away from you.

Some lawyers may miss little things that can make a big difference to you. The biggest settlements often go to those who avoid insurance company traps by doing the little things right. **I'll give you "five" keys most lawyers will never tell you so that you get every penny you deserve.**

The only thing I won't do is give you an opinion of what your case is worth. It is impossible to evaluate a case until you have recovered from your injuries and all of the medical bills, records, loss of earnings and other evidence are in hand.

Of course, I will also answer all of your questions. This way, you will understand exactly where you stand with your case.

As a result of this consultation, you will know what to expect in the coming weeks and months to come. No stone will be left unturned. You will have the information you need to be able to make an informed choice about your case. You'll leave my office more knowledgeable and more confident about the future.

Of course, I'll also discuss my services with you. I'll tell you what I can do for you, should you decide to hire me and explain how the fees and costs work. I am willing to answer any questions you may have about my background and legal experience including the number of cases I've taken to court in front of "live" juries.

A SPECIAL GIFT JUST FOR COMING IN...

YOU WILL ALSO RECEIVE TWO BONUS REPORTS!

Bonus Report #1 is Entitled:

“What You Should Know About Obtaining Compensation For Your Personal Injuries.”

This report reveals critical information about injury claims so that you will better understand your rights when injured by wrongful conduct. You will have the report to keep in your car so necessary information can be recorded when a collision occurs.

Bonus Report #2 is Entitled:

“What to Do If You Are in An Automobile Accident.” The report explains what happens in an accident, what information to obtain, what to say and what not to say, who to call, a form to record necessary information and everything else you need to do to protect your rights and make this traumatic time a lot less of a headache.

The Value of This Personal Consultation and Evaluation Exceeds \$200.00: The Two Bonus Reports Over \$50.00. This auto accident audit consultation and bonus reports can save or make you thousands of dollars in higher settlements, fewer problems and untold aggravation. It is yours to keep just for coming in and without cost or obligation of any kind!

Again, the consultation is **100% FREE** and without obligation. There will be no one to pressure you. I treat everyone with the same respect and courtesy I expect in return. **You will get a FREE confidential case audit and analysis of our injury claim and the opportunity to learn your rights, remedies and options available to you.** I will tell you the pros and cons of the options available. It is my sincere hope that during this interview I can help you find a way to obtain compensation for your injuries, find out if the insurance companies you are up against are withholding benefits from you or

whether these insurance companies are pressuring you to make a wrong decision for a quick settlement.

Now, you may be wondering how I earn my money and whether you ever have to pay me an hourly fee. **Well, I only get paid when I collect money for my clients who have personal injury claims and we never require them to pay hourly fees.** I only get paid if you get paid. So, I have an incentive to devote my time to your case and fight for your rights to receive the kind of compensation you truly deserve!

WHAT'S MY GUARANTEE TO YOU?

I will invest my time, my resources and abilities into your case. I will even share the risk of success with you. **This is my guarantee of commitment to you.** In most cases, I will advance all of the initial costs for your case. Because of this, you will be able to get your case started without paying any money out of your pocket.

(NOTICE: CLIENT MAY BE RESPONSIBLE FOR EXPENSES IN SOME TYPES OF CASES.)

Our offices are conveniently located in Turnersville, New Jersey and are handicapped accessible. What this means to you is you don't have to inconvenience yourself by fighting downtown traffic or paying for parking and you can get your case started immediately.

THE WORST THING YOU CAN DO

IS WHAT TOO MANY PEOPLE DO – DELAY OR DO NOTHING!

Way too many people have told me they wished they had acted sooner before important witnesses moved and could no longer be found, before delays or gaps in their medical treatment proved fatal to their case. I have encountered many people who have suffered injuries from an auto collision or who have been injured at work, but they failed to seek the "right" legal advice. Some of these people haven't gone to a lawyer because they did not know they had the right to compensations, some were intimidated and some had bad experiences with other lawyers in the past.

TO TAKE ADVANTAGE OF MY NO RISK, NO HASSLE OFFER, PLUS RECEIVE THE TWO BONUS REPORTS, CALL 856-232-6300 FOR YOUR APPOINTMENT.

When you call the office, please ask to speak with my assistant, Kathy, to arrange a one-on-one consultation with me for one full hour to discuss your case at no charge. I will be happy to answer your questions, give you the benefit of an objective analysis and then, it's up to you to decide what you want to do. Even after that, you are under no obligation to use me as your attorney! I hope I have made this as easy as possible for you.

Thanks again for ordering this Special Report; I look forward to hearing from you!

Yours truly,

Dennis E. Block, Esq.

Dedicated To Protecting YOUR Rights!!!

PS: The only reason why I'm in practice is to help people like you.

P.P.S. If you were not alone in the vehicle during the time of the accident, the other person may also want to receive the FREE Auto Accident Audit and the TWO FREE Bonus Reports. Please let our office know if there was more than one other person in the vehicle and we will make sure that they also receive the FREE Bonus Reports.