

***HERE'S THE SPECIAL REPORT YOU REQUESTED...***

**ATTENTION:**

**WORK INJURY VICTIM!!!**

**If You've Been Injured On The Job Then Don't Do Anything Until You Read This...**

**SPECIAL FREE REPORT REVEALS:**

***“HIDDEN INSIDE SECRETS YOUR EMPLOYER DOESN'T WANT YOU WANT YOU TO KNOW ABOUT PUTTING IN A WORKERS' COMPENSATION CLAIM.”***

By

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# Work InjuryVictim!!!

## ***“DISCOVER WHAT INSURANCE COMPANIES AND YOUR EMPLOYER DON’T WANT YOU TO KNOW ABOUT OPENNING A WORKERS’ COMPENSATION CLAIM!”***

Dear Friend:

If you have recently been injured in an work accident, 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 if I don’t make a full recovery and cannot return to my former work?
- ▶ What if my injuries are permanent?
- ▶ What if I can’t return to work?
- ▶ Do I really need a lawyer to represent my case or can’t I just work this out with my boss?
- ▶ 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?
- ▶ If I open a workers compensation claim will I lose my job?
- ▶ How will I feed my family in the mean time if I’m not able to work?

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 settled thousands of dollars in workers compensation claims.

Since being involved with the legal system I have seen hard working, honest, unsuspecting people being taken of (that’s right taken advantage of) by uncaring insurance companies, their employers and doctors that injured workers are forced to be examined by. Doctors that “you’re O.K., your not hurt, you can go back to work.”

If you’ve been recently injured on the job there are some “facts” you absolutely need to know. 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. They don't open a workers compensation claim because they think they might lose their job, their health insurance benefits or the time they've put into their company and lost their pension.

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.

I consider myself to be a fighter, someone who looks out for the small guy. That's why I have taken the time to sit down and write this Special Comprehensive Report and offer it for FREE to anyone who asks. It makes me sick to my stomach seeing injured people cheated out of what they rightfully deserve because they were intimidated by a big insurance company and were "SOLD" an unfair settlement by an insurance company claims adjuster because they thought they might lose their job. It's hard enough to make ends meet today and getting injured shouldn't have to make matters even worse.

### **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 miracles on my 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 interest. I do my homework and 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.

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.

The truth is, most injured workers don't know what to look for. By signing whatever kind of form your employer wants for you to sign, you could get yourself into a lot of trouble from both sides! For example:

- 1) If you sign off on forms you don't understand, you may be forced back to work injured. So if you miss too many days on the job because you don't feel well you could lose your job due to excessive sick days.
- 2) Secondly, you could be accepting a fast settlement (what I like to refer to as a "pay off") for your silence. By signing away your legal rights to future compensation you could end up suffering in pain for years with a permanent disability without the right to future compensation.

All too often these mistakes could have been "simply" averted. Many of these cases happen each and every year, with hundreds of people recovering far less compensation than they are entitled to receive. *The sad part about these cases is that mistakes result in no compensation at all for the injured party.*

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

## How To Avoid Being Taken Advantage of By Your Companies Insurance Company ...

I may catch some slack for this next statement, but I don't care. I've got to tell you. It's the truth and it needs to be said. Receiving an injury isn't the damage you may receive. Each year dozens of injury claims get lost because the employer doesn't want to open a claim against their workers compensation insurance carrier. Unfortunately, this kind of news doesn't get too much attention in the local newspaper.

But it happens all of the time!

When you have been injured due to the negligence of someone else, choosing to take a few bucks to stay quiet could be the worst thing you can do.

### 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
- 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 AT WORK, WHAT ARE YOU ENTITLED TO?

New Jersey law has recognized the needs of its injured workers since 1911. The law requires every employer to obtain worker's compensation insurance (or be approved as a self-insurer) to cover claims made by their injured workers. Even the best employer, however, is not likely to tell you what you need to know. If you are injured in an accident or suffer from an occupational disease at work, the law says you are entitled to receive the following benefits:

- **Lifelong Medical Treatment:** your employer is responsible for paying for all medical care necessary to treat your injury. This includes all forms of care and treatment, whether hospital, medical, therapy, nursing, diagnostic testing, surgery, physical rehabilitation or pain management. The right to medical care and treatment continues for the rest of your life for conditions related to your accidental or occupational disease.
- **Cash Payments While You Recover and Cannot Work:** While you are healing and unable to work, you will receive cash payments to replace your usual earnings. The amount of your payment is based on seventy (70) percent of your average weekly up to a Statewide maximum rate for the year of your accident when you are hurt or disabled.
- **Cash Payments For Permanent Disability:** If your accidental injury or occupational disability causes a permanent injury or impairment, you are entitled to a cash award for the resulting disability. The amount of the award is based on the part or parts of the body involved, the nature and extent of your disability and the amount of your average weekly earnings when you were hurt or disabled. They pay permanent disability benefits weekly at a rate established by law.
- **Additional Disability Benefits If your Condition Worsens:** You can "re-open" your claim after an initial disability award if the injury worsens. The request to reopen your claim **MUST BE MADE WITHIN TWO (2) YEARS** of the date on which you received disability benefits.
- **Death:** If a worker dies of accidental injury or occupational disease, dependents of the worker are entitled to an award for compensate for lost earnings. The amount of the award depends on whether the were totally or partially dependent on the deceased worker. Funeral expenses are also provided.

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

Please don't let this come as a surprise to you, but there is a strong possibility that the insurance company you've been or will be dealing with will try to get you to accept a lesser amount than you deserve. As I mentioned earlier, insurance companies are in the business of making money, not paying you. The more money they keep, the more they make.

## WHERE DO WE GO FROM HERE?

### THE MOST IMPORTANT SECRET TO KNOW

**TO AVOID BEING RIPPED OFF BY INSURANCE COMPANIES AND YOUR EMPLOYER 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...**

### EXPOSED MYTHS ABOUT LAWYERS...

If you have been injured, you get only **one chance** to get the compensation you deserve. One of the most important decisions you make in your lifetime will be the lawyer you choose to take on this task. That's why I'm going to expose some of these myths about lawyers. That way you can have a better chance at making the decision that's right for you. I know I'm going to get some flack for this, but if I can help just one victim with this critical information, then I will achieve my goal.

**MYTH #1: EVERY ATTORNEY HAS ABOUT THE SAME AMOUNT OF EXPERIENCE AND TRAINING.**

The truth of the matter is that experience and training differs greatly from attorney to attorney. Some attorneys may have years and years of experience drafting wills or shuffling papers in real estate

transactions. Why would you want that lawyer representing you in your personal injury case? If you have been injured, you don't want some paper pusher on your side!

The lawyer you hire for your personal injury case should have a "proven" track record of taking cases like yours to court in front of live juries and **WINNING!** Only an experienced personal injury attorney can give you the peace of mind knowing you have given yourself the best chance of winning a large settlement or verdict.

Many attorneys have lots of cases, but they would never take them to trial! Many lawyers prefer "out of court settlements," primarily because they don't have the skill to take their cases to trial, even if they are offered less than the case is worth. You can rely on the fact that insurance companies know this and take gambles with these soft attorneys. Those insurance companies will never offer you what you truly deserve knowing that your lawyer will never take your case to trial and doesn't have the skills necessary to try a case in court.

Please don't be bashful at asking these tough questions; "How many cases have you taken to court? How many have you won? How many years of experience do you have as a trial lawyer?" These are the kinds of questions you better ask any lawyer you see.

The legal profession is like any other profession when it comes to experience. Every professional needs experience. Why let someone gain experience on your dime? When you need help, make sure it is the best help available so you can get the most benefit from it. Let the inexperienced lawyer experiment with someone else's legal problems – NOT YOURS!

**MYTH #2: IF A LAWYER IS ON TV, HE MUST BE GOOD.**

Just because a lawyer appears in TV commercials, this doesn't qualify them to handle personal injury cases. Amazingly, some lawyers who advertise on TV have *never tried a personal injury case!* Some lawyers who advertise on TV don't even appear on the commercial themselves but hire paid "actors." Please don't be fooled by those slick commercials. If a lawyer doesn't have the right tools and experiences that you are looking for, then don't hire him or her.

If you do talk to a lawyer who advertises on TV, then ask him or her the very same questions you would any other lawyer, “How many cases have you taken to jury trial? How many have you won? How many years of experience as a trial lawyer do you have?” If all a lawyer had to offer was a slick TV commercial, do you want to trust one of the most important decisions of your life to that kind of lawyer?

**MYTH #3: ALL LAWYERS ARE SKILLED IN THE ART OF NEGOTIATING.**

If you have ever dealt with a big corporation, you know they can be intimidating and play hard ball. They don’t mess around when it comes to losing money.

You need a lawyer who knows where the weaknesses are in those big insurance companies. Knowing how to negotiate effectively and driving a hard bargain. Someone who has been head to head in many “high powered” negotiations involving hundreds of thousands of dollars every year.

The truth of the matter is we settle most personal injury cases out of court. If you don’t have a lawyer who knows the fine “art” of negotiation, you will not get full value for your claim.

**MYTH #4: ALL LAWYERS ARE PERSONALLY INVOLVED IN THE CASES THEY HANDLE.**

Unfortunately, this is not true. Some lawyers have so many cases, they hardly ever look at the file and they hardly talk to their clients! Just try to get one of those busy lawyers to return your phone call, let alone a quick call from his paralegal. These law firms are what we refer to in the industry as “mills,” “factories” or “assembly lines.” These lawyers hire paralegals to do most of their work.

The bottom line is **no matter how big or small your case, it’s important to you!** You need to have a lawyer on your side that is 100% committed to providing quality personal service and detailed attention to all of his clients. You need to know that your lawyer is personally involved in the preparation, evaluation and resolution of your case. A lawyer who will treat your case with the utmost importance it truly deserves.

**MYTH # 5: JUST BECAUSE A LAWYER SAYS HE GOES TO TRIAL DOESN’T MEAN HE GOES IN FRONT OF A JURY!**

No, in fact just because they say they are a trial attorney, doesn't mean that they take cases in front of a "live" jury. They can appear in front of a judge presenting their case. Just think about how difficult it is to convince six people versus one. What skill level is needed to talk in front of six jurors? First, you need nerves of steel and you better be prepared, because you only get one shot in front of a jury to look confident.

I hate to admit it, but incompetent and inexperienced lawyers hurt their clients all the time. They don't file the correct paper work. They miss critical deadlines. They don't know how to research their client's case. Even worse, many lawyers have never taken a case to trial and so they don't know what their client's case is worth.

## **ONE THING YOU REALLY DON'T WANT IS TO BE PRESSURED !!!**

You must be careful in making an "educated" guess before choosing the right attorney that can handle your case. You can't make a good decision if you're under the gun being PRESSURED!

One of the reasons I wrote this Special Report was to see if I could help. I would like to tell you about your legal rights and answer all of your questions *without the pressuring you*. Moreover, I will do this completely free of charge!

Why would I offer you a free of charge consultation? Because I feel that we should meet to see how I can help. During this one-on-one interview we'll talk about your workers' compensation or personal injury, about your legal rights and what course of action should be taken. I'm 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. It's my sincere hope that during this interview, I can help you:

- 1) Find a way to get compensated for your injuries.
- 2) Find out if the big insurance companies you are up against are withholding benefits from you. Or, are these big insurance companies pressuring you to make a wrong decision for a quick settlement?
- 3) You may be exposed to unnecessary risks you may not know exist and it could spell disaster for you, just like the Titanic heading towards the iceberg, unaware of the eminent danger.

#### 4) AND LOTS MORE.

Remember that you are under no obligation, no one will pressure you! I don't know about you, but I hate it when I get pressured into doing something I really don't want to do.

That's why I won't do that to you. I treat every one with the same respect and courtesy that I expect back in return. As I mentioned earlier, you will not be obligated to me in any way, shape, or form.

I just want to create a open forum where you talk freely and comfortably with someone who's expert in these matters. Offering you legal options and answering any questions you may have. I know this must be a difficult time for you and your family.

If this Special Report makes sense to you in anyway, then you've probably got a few questions. Please feel free to call me while this report is still fresh in your mind. Waiting any longer may cause more stress or concern on your part. I would be happy to get you the information that may ease your mind.

Now, you may be wondering how I earn my money and whether you ever have to pay me an hourly fee. Well, I get paid when I collect money for my clients who have personal injury claims and they are never required 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!

You are always free to hire someone else. This happens sometimes and that's okay. At least you have the information in this report and have the benefit in knowing the information I will give you will give you when we meet.

If you think this approach is fair and you want to take advantage of this free interview with no obligation, just give me a call and I will personally set a time aside for us to meet.

### **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, CALL 856-232-8200 FOR YOUR APPOINTMENT.**

When you call the office, please ask to speak with my assistant, Lilly, 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.*

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