

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

**ATTENTION:**

**Accident Victim!!!**

FREE SPECIAL REPORT REVEALS:

***“INSIDE SECRETS***

***INSURANCE COMPANIES***

***DON'T WANT YOU TO KNOW ABOUT***

***YOUR INJURY CLAIM.”***

By

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**ATTENTION:**

## **Accident Victim!!!**

### **FREE SPECIAL REPORT REVEALS**

#### **“INSIDE SECRETS INSURANCE COMPANIES DON’T WANT YOU TO KNOW ABOUT YOUR INJURY CLAIM!”**

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

- Will my medical bills be paid?
- Will I be paid for the time I’m losing from work?
- What if I don’t make a full recovery and cannot return to my job?
- Will my car be repaired?
- Will my car rental bill be paid?
- What if the person who hit my car doesn’t have auto insurance?
- What will the insurance company offer me for my injuries?
- How will I know if the insurance company is offering a fair settlement for my injuries?
- If I have already hired a lawyer, how will I know that my lawyer will get me the best possible result for my case?

If you or someone you care about has any of these concerns, then please keep reading this Special Report. My name is Garry Malin, and I have been helping injured people for more than 19 years.

Unfortunately, I see 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 the insurance companies intimidated them, or a lawyer who did not know any better “sold” them an unfair settlement. Each year I hear of many cases where an injured person should receive money for their injuries, but they never take 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.** If you have been injured in an accident, there are some facts the insurance companies **do not want you to know.** Let me share with you some real life examples of people I have helped. To protect my client’s privacy, last names are not used.

## **HOW CAN THIS BE HAPPENING TO ME?**

Take for example, Carol, one of my clients. Carol is a hard working mother of three children, who was driving to work, when a reckless driver who was not paying attention slammed into the back of her car. Her car was totaled.

Carol developed headaches, neck and back pain, and numbness into her hands. She asked a good friend if she knew of any lawyers. Her friend sent her to the lawyer where she worked as a secretary. Well, to make a long story short, this attorney told Carol to take the \$13,000 that the insurance company was offering because the attorney felt it was a good settlement. Carol had surgery on her wrist, and felt a settlement of \$13,000 was not fair.

Carol was desperate and frustrated when I met her at her home. Even though Carol’s experience with her first attorney made her somewhat skeptical of lawyers, she gave me a chance to help her. I let the insurance company know that I was involved as Carol’s new lawyer, and that \$13,000 was not acceptable. I was successful at recovering a fair settlement for Carol in the amount of \$65,000.00.

## **YOU CAN’T BELIEVE HOW INSURANCE COMPANIES**

## **WILL TRY TO TAKE ADVANTAGE OF PEOPLE**

This next case I see way too often. Sam was involved in a “minor” fender bender, when his Corvette 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 back pain. A few months later he began having severe back pain with numbness and tingling down his leg. Since he never went to the hospital following the accident, he thought that he would not be entitled to money for the pain he was now experiencing.

Eventually, the pain just became too much for Sam. I referred him to a neurologist who found that he had suffered a serious spinal injury. The doctor performed surgery to repair Sam’s back. The operation cost thousands of dollars and Sam could not work for several months while he was recovering. Even with the surgery, Sam’s back will never be the same.

At first, the insurance company told me that they would only pay a small portion of Sam’s 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 Sam had suffered a herniated disc in his low back. The insurance company refused to accept that Sam was seriously injured from a so-called “low impact” injury. **Many “low impact” accidents do cause hidden injuries if the person is not expecting a sudden impact, like Sam.**

*Fortunately for Sam, he came to see me before signing his rights away to the insurance company or hiring an inexperienced lawyer who knew nothing about “low impact” injuries.*

I was able to take the pressure off Sam while I took the insurance company to court to force them to live up to their **legal “obligations.”** Most importantly, I sat down with Sam and explained what his rights were concerning the 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 Sam’s medical records together, and after serious negotiations, I was able to obtain a fair and just settlement. It took some time, but it was acceptable to Sam. The bottom line is that the settlement was “right” and it was what Sam was entitled to.

## **WARNING:**

**DON’T LET ANY INSURANCE COMPANY TRY TO PRESSURE YOU INTO DOING ANYTHING UNTIL YOU SPEAK WITH A LAWYER WHO SPECIALIZES IN PERSONAL INJURY.**

## **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 performed the hard work that I was hired to do 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 fought for my clients. With more than 18 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 sad part is that there are many people out there just like Carol and Sam.** Every year, hundreds, if not thousands of people are injured or die in automobile accidents, motorcycle and bicycle accidents, slip and fall accidents, by a defective product, construction site accident, or when bitten by a dog. In some way or another they are injured all over again by uncaring insurance companies they are up against, or by unskilled inexperienced lawyers 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 IN EACH CASE.

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

The harsh reality is that the insurance companies often try to force the injured person into quickly 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 a lesser amount than you deserve.** Many of these cases happen each year with hundreds of people recovering far less money for their damages than they are entitled to receive.

**Please, do not 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 present a claim for your injuries. 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 under California law:

- Motor Vehicle Accident: Beginning  
2003, two years, before 2003, one year
- Slip and Fall: Beginning  
2003, two years, before 2003, one year
- Defective Merchandise: Beginning  
2003, two years, before 2003, one year
- Dog Bite: Beginning  
2003, two years, before 2003, one year
- Claims against government entities: 180 days  
notice to the entity from discovery of the claim,  
which usually begins on the date of the injury.

**(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 YOUR INJURY IS SOMEONE ELSE'S FAULT, WHAT ARE YOU ENTITLED TO?**

I want you to know that if you are injured through someone else's fault, the law entitles

you to recover various types of damages:

- **Pain And Suffering:** Usually, the most “valuable” element of your bodily injury claim is the right to compensation for physical pain and mental anguish that you have suffered in the past, and may endure in the future because of your injuries. This element of your claim is called “general damages,” and are in addition to 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. These expenses include past medical expenses and also future medical expenses, which are due to your original 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 any part of your medical bills.
- **Loss Of Earnings:** You are also entitled to recover the loss of earnings suffered when you cannot work due to your injuries. Your lost wages, overtime, commissions, bonuses, sick time, vacation pay, 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” is available for the wife, husband, parent and child(ren) of the deceased person. Sometimes other persons related by blood or marriage, who were dependent upon the deceased, may recover. Damages are not limited to

economic loss, such as the loss of support, and may include damages for the loss of love, affection, companionship, comfort, attention, society, or guidance.

- **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 Your Vehicle Or Other Personal Property:** You are entitled to be paid for any damage to your personal property. When your car can be repaired, you are entitled to recover the reasonable cost of restoring the vehicle to its condition as it existed before the accident. In addition, you may recover the cost of a rental car while your vehicle is being repaired. If the costs of repair is usually equal to or more than the value of your vehicle (a “total loss”), you are entitled to recover the full value of your vehicle when 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 TREATED UNFAIRLY BY INSURANCE COMPANIES IS TO HIRE THE MOST COMPETENT AND KNOWLEDGEABLE PERSONAL INJURY ATTORNEY TO HELP YOU!

**Why do you think insurance companies try to get injured people to settle their claims without legal assistance from a competent personal injury lawyer? Because they can get away with paying less than they should.** However, how do you hire the right attorney when there are so many lawyers? How will you know if the lawyer that you hire is experienced? How will you know if the lawyer that will represent you is going to be the most **competent, aggressive, and knowledgeable** attorney you can get? **Finally...**

## **EXPOSED “HIDDEN” MYTHS ABOUT LAWYERS...**

If you have been injured, you get only **one chance** to receive the compensation you deserve. One of the most important decisions you make in your case will be the lawyer you choose to represent your interests. That is why I am going to expose some myths about lawyers. That way, you have a better chance at making the decision that is right for you. 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 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? Only an experienced personal injury attorney can give you the peace of mind knowing you have given yourself the best chance of winning a fair settlement or verdict.

Many attorneys have so many cases that your case is handled by an inexperienced associate in their law office. They don't have the skill to take their cases to trial, even if they are offered less than the case is worth.

Please don't be bashful at asking these tough questions; How many years of experience do you have as a trial lawyer?" "Will you be the lawyer who works on my case?" "Will you be the lawyer who goes to court for me, or will your associate handle my trial?" These are the types of questions that you need to ask any lawyer you consider to represent your interests.

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"? Let the inexperienced lawyer experiment with someone else's legal problems - NOT YOURS! When you need help, make sure it is the best help available so you can get the most benefit from it.

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

Just because a lawyer appears in TV commercials does not 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 *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 that 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. Insurance companies are big corporations.

You need a lawyer who knows the weaknesses of those big insurance companies. You need a lawyer who knows how to negotiate effectively and drive a hard bargain. Someone who has been directly involved in many "high powered" negotiations involving hundreds of thousands of dollars every year.

The truth of the matter is that most personal injury cases are settled out of court. If you don't have a lawyer who knows the fine "art" of negotiation, you will not get the fair value for your case.

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

Unfortunately, this is not true. Some lawyers have so many cases, they rarely even look at the file, and they hardly ever talk to their clients! Just try to get one of those busy lawyers to return your phone call. These lawyers hire paralegals to do most of their work. In fact, many times these lawyers do not even meet their clients when they first get their case.

The bottom line is **no matter the size of your case, it is important to you!** You need to have a lawyer on your side who is 100% committed to providing quality personal legal service and

detailed attention to your case. You need to know that your lawyer is personally involved in the preparation, evaluation and resolution of your case. You want the lawyer who will treat your case with the utmost importance it truly deserves.

## **MY OFFER TO YOU**

If this special Report makes sense to you, then you probably have a few questions. You may be uncertain about whether you have a valid personal injury claim or what you should do about it. You may have a question about lawyers in general, or your present lawyer in particular. Or, you may have questions about your right to recover money for your injuries. **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 will be able to have 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 any police report and photos, repair estimates or other papers you may have. Then, when I have a clear understanding of what happened, I will give you my opinion about your case, including your chances for recovery and any problems that I see with your case. Every case is different, and I will tell you what I think is best for you under your specific circumstances.

I will explain your legal rights and your obligations. I will also explain the entire legal process, so you will know exactly what happens from start to finish.

If the facts of your case are in dispute, I will tell you what can be done to prove your side. I'll also tell you how to protect yourself from insurance adjusters and investigators.

Many inexperienced lawyers miss a lot of the 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.

The only thing I will not do is give you an opinion as to what your case is worth. It is impossible to evaluate a case until you have either recovered fully from your injuries or reached the best medical recovery possible, and all of your medical records, bills, loss of earnings and other evidence are gathered and reviewed.

As a result of this consultation, you will know what to expect in the weeks and months ahead. You will have the information you need to be able to make an informed choice about your case. You will leave our meeting more knowledgeable and more confident about the future of your case.

Of course, I will also discuss my services with you. I will tell you how I can help you should you decide that you want me to represent you. I will explain how the fees and costs work. **I only get paid when I collect money for my clients who have personal injury claims.** 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 obtain the compensation you truly deserve! I am willing to answer any questions that you may have.

Again, the consultation is **100% FREE** and without obligation. **You will get a FREE confidential case audit and analysis of your 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.

## **WHAT IS MY GUARANTEE TO YOU?**

I will devote my time, my resources and abilities to your case. **This is my guarantee of commitment to you.** I will advance the costs for your case. This means that 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.)

My office is conveniently located which means you don't have to fight traffic or pay for parking, and you can get your case started immediately. If you are seriously considering my office to represent you, I can come to your home or work at your convenience.

## **THE WORST THING YOU CAN DO**

### **DELAY OR DO NOTHING!**

Too many people have told me that 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 accident, and have failed to seek the "right" legal advice. Some of these people had not gone to a lawyer because they did not know they had the right to receive compensation, some were

intimidated, and some people had bad experiences with other lawyers in the past.

**TO TAKE ADVANTAGE OF MY NO RISK OFFER, CALL (805) 496-2244 FOR  
YOUR APPOINTMENT.**

When you call my office, my assistant, Diana, can help you 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 all of your questions, give you the benefit of an objective analysis and then, it will be up to you to decide what you want to do.

Thank you for ordering this Special Report, and I look forward to hearing from you!

Warmest Regards,

GARRY S. MALIN, ESQ.

***Dedicated To Protecting YOUR Legal Rights!!!***