



VENTURA CAR ACCIDENT GUIDE

ATTORNEY CRAIG MURPHY



A car accident can change your life forever. If you're feeling scared about the future, know that you don't have to go through this by yourself. You have enough on your plate with trying to get healthy. If you decide to have an attorney represent you, you'd be making it easier for yourself. Don't stress about finances and

bills, focus on your health and talk to a Ventura car accident attorney to see how they can make this situation easier for you.

SKILLED VENTURA ACCIDENT LAWYER GETTING YOU THE COMPENSATION YOU DESERVE

The weekends in Ventura are for hanging out at San Buenaventura Beach. Everyone is out enjoying the Southern California sun, which means this is the most dangerous time to be driving in Ventura. In 2014, there were 6 fatal car accidents that mostly happened on Saturdays and Sundays. Whether you are heading home, or going out, it's important to drive safely. Obeying the laws of the road can keep you from being involved in a car accident that could potentially change your life forever.

Being a good driver is not always going to keep you safe. All it takes is one person driving down the US-101 like it's a race track to have a collision. People make mistakes, but even the smallest errors on the road can be devastating. Just one glance at your phone, even just a moment, can cause a crash that you'll regret forever. Your fault or not, injuries from a crash can leave you in debilitating pain for a long time. If you are ever involved or injured in a car accident in the Ventura area, be sure to reach out to a car accident lawyer as soon as possible for representation that can help you get the compensation you deserve.

FIRST STEPS AFTER A CRASH IN VENTURA

Right before the crash, you might see it coming and think, “Oh no.” Maybe it comes in a flash and you did not even see it coming. The sound of the collision is something maybe you’ve only ever heard on TV, but now it’s you and it’s terrifying. Your drive to work is now halted the loud crash that just happened, and you feel pain. As the dust settles, you begin to scan yourself. Are you hurt? Can you move? You access your surrounding area and see the car. Then you begin to worry about what you should do now.

Your instinct might be to rush out and apologize, or even get angry at whoever hit you. Maybe you’ve already fished out your phone and started dialing 911. What you should not do is take off and leave the scene for any reason, especially if you or the other driver has been seriously hurt. After making sure you are a safe distance from any hazards including oncoming traffic or potential vehicle fires, getting medical professionals on the scene should be your first priority. If the other driver or drivers are hurt and cannot get themselves in a safe area, help them as best you can so long as they are not too severely injured. You could potentially injure them further if you try to move them and they are badly hurt. It is best to wait for emergency response teams to do this safely and professionally.



You can then make the calls to 911 if you haven't already and wait for the Ventura police department, fire department, or ambulance to arrive. If you are trapped in your car or are too severely injured to call 911, ask someone close by to make the call on your behalf. It is important to have a bystander assist you during these first moments if you cannot do so yourself. If you do not have the opportunity to do so yourself because of debilitating injuries, ask a bystander to help you take photographic evidence of the scene. This

can include pictures and videos of the cars, the road, any skid marks, as well as a video of the entirety of the scene. These should be as detailed as possible. Take as many pictures and videos as you can. This can be critical evidence.

If you do enlist the help of a bystander, be sure to get their name and information as it may be helpful to you later on. If there are witnesses, you should make sure you also get their information as well. Gather all the names and contact information of anyone who may be able to provide key information about the accident later on. All of this is extremely invaluable information that could make or break your case. When the police arrive, they will ask as usual for your name, license plate number, registration, and insurance information. If you are not badly hurt, gather this information for them when they do show up.



MOST COMMON INJURIES IN A CAR ACCIDENT

In some cases, you may be able to drive home, pumped up with adrenaline feeling perfectly fine. Then later on you begin to feel the severity of your injuries when you come back down to earth. However, some instances you won't even be able to get out of your car following the accident and have to be rushed to Community Memorial Hospital for urgent care to your injuries. With about 6 fatal car accidents per year, and what seems like an accident on the 101 everyday, most injuries are fortunately not life-threatening. However, they can still cause a world of hurt and lifelong pain and suffering.

The most commonly seen types of injuries after car accidents include head injuries, spinal/ neck injuries, and bone injuries. They can range from a minor

hairline fracture to a traumatic brain injury. You could heal from them in a month, or it could be pain that you deal with for the rest of your life. Head and neck injuries tend to be the most severe. Concussions are common and can take a very long time to make a full recovery from. Many people are lucky enough to walk away with minor scrapes and bruises. Then there are those who are so seriously injured that they will never be the same. Whiplash is also a very common injury that, while usually is temporary, can be painful enough to cause you to miss out on normal daily activities.

Getting the right medical treatment and continuing these treatments not only will be the best choice for your health, but also prove in your case that your injuries were severe enough to require long-term medical care. If you find that your injuries are preventing you from continuing with your normal daily life, or miss work, you will want to find a Ventura car accident attorney that can guide you through your options.



CONTACTING A VENTURA CAR ACCIDENT ATTORNEY

Like most personal injury cases in California, you have a two-year statute of limitations to file a claim. This remains true for a car accident. However, it is best not to wait out those two years, especially if you are wondering whether or not you indeed have a case. Getting in contact with a Ventura car accident attorney after you have begun your road to recovery as soon as is a wise decision. At Murphy & Murphy Law Offices, we do not charge a penny to talk about your case. If you are experiencing pain following a car crash and want to know what your options are, do not hesitate to give us a call. Our team of car accident attorneys in Ventura, California are ready to take on your case and get you the compensation you deserve.

FREQUENTLY ASKED VENTURA CAR ACCIDENT QUESTIONS

What Should I Do If I'm Injured in a Car Accident?

If you have been seriously injured in a car accident here in California, there are a few things that you should do. At the scene, you want to make sure that you get the driver's information, find out who the witnesses are and what they can tell you, and how to contact them. Also, you'll want to take pictures of all the vehicles that were involved in the crash. Take several pictures that show all of the damage – skid marks, broken car parts on the road and things like that. However, if you are so seriously injured that you are immediately taken away by an ambulance, then in that situation, obviously the police or the highway patrol will get that, or you can have somebody else who was in your vehicle with you get that information.

The primary thing you need to do, though, is if you suspect that you have any injuries, make sure that you take the ambulance ride, go to the hospital and get checked out. You want to make sure that you don't have any life-threatening injuries. Once you do that, you need to follow and comply with all of the orders that you're given by your doctor. You must do the treatment, take the medication, do all the follow up. Also, if it is a significant crash and you've been seriously injured, it's very important to contact an attorney right away. That attorney, by getting involved right away, can go out and collect evidence, get witness statements from the witnesses and do many things to preserve the evidence to build your case. The longer it goes, the harder it may be to get vital information relating to what happened in the crash that can protect you down the road.

Steps to Take in a Car Accident Claim

If you or a loved one, or a family member, has been seriously injured in a Ventura County car crash and you've had a wrongful death or life-changing

injury, you need to know what steps you should take to protect yourself and to protect your family. Unfortunately, when people are thrown into a situation like this, they're often overwhelmed and confused by all of the stuff that you have to deal with. You've got all of your everyday obligations and all of a sudden, thrown on top of that, you're hospitalized. You may have surgeries, doctor's appointments, and bills piling up, and everything else. You're overwhelmed. What should you do?

The first thing and the primary concern that you should have is to make sure that you are doing what your doctors order and what you need to do medically to get as better as you can, as quickly as you can. Follow your doctor's orders, take all the medications, go to all your appointments. Do what is necessary so that you can get back to normal.

In addition to that, what you need to do if you've had surgeries, or there's hospitalizations, or you have to have prosthetics or casts, or anything like that is take pictures; document things, because this is all going to be evidence of everything that you've had to go through as a result of someone ignoring the rules of the road. The other thing is, if you have been seriously injured or it's a wrongful death situation, contact a skilled and experienced trial attorney here in Ventura early on.

In these major cases, typically the insurance companies will put these into litigation because first of all, they want to make sure that they have a full investigation of what happened, and they don't want to pay out large sums of money until they know that is appropriate. That means that you will need a trial lawyer to come in and file the lawsuit and do everything that's necessary to legally and properly build your case. Even more fundamental than that is, you need a lawyer who deals with insurance companies every day and can take that off of your plate because your primary concern has to be for you to get better and to take care of your family. You can't do that when you've got all of these issues going on and then you have to deal with an insurance adjuster.

Here's what you need to know about the insurance adjuster; they're not looking out for you. Their job is to protect the insurance company. They have years of experience, they have lots of training, and you're not on equal footing with them. You've never been through anything like this before. What you do is even up the playing field. You get a skilled attorney who will take that off of your plate, so that you can concentrate on getting better.



Is a Lawyer Necessary?

There are a number of reasons why you need an attorney to represent you, especially if you have sustained a very significant or life-changing injury in a car crash. First reason is this. The insurance company for the other driver is not on your side. They are not looking to protect you. They are trained, have years and years of experience, and their job is to protect the interest of the insurance

company, and that means paying you as little as possible. Here's the other thing – and most people don't know this – there are studies that have been conducted repeatedly by the insurance industry, and they have found that people who are represented by a skilled and experienced attorney often receive as much as three times more than people who have not been represented by an attorney, and that's after the attorney has been paid.

In addition to that, if you've been seriously injured, these are often very complex cases where the insurance company will put them into litigation no matter what. You need a skilled and experienced trial attorney to be in your corner, and to be on your side, so that you're on equal footing and equal ground. Otherwise, you're fighting a battle where you're completely out-manned, out-gunned, and outnumbered. You don't want to be in that situation.

Dealing with Insurance

Never give a recorded statement to the insurance company for the other driver until you've spoken to a lawyer and gotten advice.

The insurance company and the insurance adjusters have an agenda. That agenda is to protect themselves and to protect their money. It's not to protect you. It's not to help you with your claim. It's to save as much money as they can. The manner in which they ask the questions are slanted to help them and not to help you.

If you're like most people, you're going to be honest; you just want to help them, and you just want to get your claim settled, but you don't have the experience that they do. You're not on an even playing field with them; you're at a substantial disadvantage. My advice is never give a recorded statement to them until you've had a chance to talk to an attorney.

If the insurance adjuster's calling you and hounding you for a recorded statement, here's what you tell them, "I'd be glad to give you a recorded statement, but I've got to talk to my attorney first. As soon as I get my attorney and talk to him, my attorney will be in contact with you," and that's all you need to say.



How Do I Choose a Personal Injury Attorney?

Here's a common question that people always want to know: how do I find the best personal injury attorney for my Ventura County car crash and motor vehicle accident claim? The lawyer that you choose to represent you is going to be one of the most important factors in your injury case. The insurance companies know who does this on a regular basis. They know who will do a good job and who is ready, willing and able to go to trial. You don't want an attorney who will just fold

like a deck of cards and take whatever the insurance company offers them. You want the lawyer that is going to be looking out for your interests and protect you.

You want someone who handles personal injury cases and that's it. You don't want somebody that takes everything that walks through the door, and they only dabble in personal injury. Personal injury cases have become so complex and the insurance companies have attorneys that this is all they do, and you need someone who is going to be able to stand up to them and go head-to-head. You need someone that only does personal injury. You don't want some lawyer who is just out of law school and is just learning on your case. You need someone who has years of experience and has a solid track record with the insurance companies, so that they know they are a serious and legitimate attorney.

When you have a significant personal injury case, you are going to be working as a team with your lawyer. This is an effort that's going to take possibly years, and you are going to need to have a close, personal working relationship with this lawyer. You better have a lawyer who is responsive, someone that you know and trust and that you can deal with. This lawyer should be someone who will be ready and available to talk to you and answer your questions. If a lawyer from down in L.A. says, "Yeah, we're going to come up to Ventura County. We'll handle your case for you; no problem," do you think you're going to be their first priority or are they going to find somebody in their office and say, "You deal with this person up in Ventura."?

You need someone who is here, who's got boots on the ground, is personally interested in you, and is looking out for your interests. I'm here in Ventura. I'm here every day. If you have questions, you give me a call. I will talk to you. I will spend the time that is necessary to find out how this crash and your injuries have affected all aspects of your life. We will figure out what we need to do and put a game plan together, so that we can fully protect you.

Top Mistakes Made After an Accident

People who have been injured in a Ventura County car crash often make several fundamental mistakes that end up harming their case. They don't know they're doing it, but they do.

First, if you've been in a crash and you feel like you've been injured, you should go and get immediate treatment, even though you don't have any broken bones or you're not bleeding profusely. If you feel pain and discomfort at the scene, you need to go to the ER or to a Quick Care and get properly evaluated to make sure that you don't have any injuries that are unknown to you or that could be life-threatening, or that could get substantially worse over time. You have to get checked out right away; don't be afraid to take the ambulance ride or have somebody take you to the ER and get checked out.

One of the next crucial mistakes people make is they don't get evidence at the scene; they don't take a lot of pictures of the cars and all the damage. They may take one or two pictures, and then when you look at them you can't tell what they are. Take as many pictures of the cars, the debris, and everything there that you can to fully document what happened.

The next thing that people will often do is talk to the insurance adjuster and give them a bunch of information in a recorded statement where you just think that you're being honest, truthful, and helpful, but the way that the insurance adjuster asks the questions are to benefit them and not to benefit you. Before you ever give a recorded statement, you should talk to an attorney and get appropriate legal advice.

Another mistake that people commonly make is this: they don't tell their doctors what all their injuries are. They will think oh, my main problem is that I've got a stiff and sore neck. My lower back hurts a little bit, but I'm not so concerned about that; I'm just going to tell them about my neck. You must tell your doctors every injury, every symptom, because when that major pain in your neck goes away, and your lower back pain never goes away, and you find out that that is really your main injury, if you've never documented it, the

insurance company is never going to admit it. You have to go from head to toe; tell them all of the injuries that you had.

Next, another major mistake: not complying with your doctor's orders and going to your doctor's appointments. If the doctor says that you need to have repeat or follow up visits, you have to keep you doctor's appointments. You have to do what your doctor says. The other thing is, you need to document how your injuries are affecting you on a daily basis. What things could you normally do that you can no longer do? If your case goes into litigation and it takes a long time, you may think right now I'm never going to forget this, but two years, three years from now, it's not going to be as clear in your head as it is right now, so keep some notes.

Finally, if you have any questions, before you do anything, before you talk to the insurance company, what you need to do is talk to a skilled and experienced personal injury trial lawyer.

Personal Injury Protection PIP

Many people will call the office and they'll want to know exactly what PIP, or PIP insurance is, and how it works. Typically, when I get that type of question, that means that you are actually from out-of-state and you've moved here to California, because we don't have PIP insurance here. Typically, what we have here is called medical assistance or medical payments coverage. What that simply means is that your insurance policy provides you with coverage where it will pay for your medical expenses that you have to incur as a result of being in a car crash or a motor vehicle accident. This is very important coverage because what it does is it protects you.

You want to get treated through your health insurance. As everybody knows, you're going to have out-of-pocket expenses. You're going to have co-pays for doctors, co-pays for medications, co-pays for X-rays, MRIs, and on and on in terms of the expenses that you are going to have to come out-of-pocket for. The MedPay or the medical assistance coverage will pay you money to reimburse you, pay you back, for your out-of-pocket expenses.

In addition, if, for example, you either do not have health insurance through your employment or you go to get a treatment with a chiropractor for your injuries, many chiropractors don't take health insurance. If you have Medical Assistance coverage or MedPay coverage under your policy, that will pay for that treatment so that you're able to get better and get back to work after your crash.

Who Pays My Car Accident Medical Bills?

Ultimately, the insurance company for the person that ran into you is going to be responsible to pay those, but they don't pay you back as soon as you incur those expenses. If you go to the doctor and pay a co-pay, you can't just send that bill to that insurance company and get paid back. They will not pay you any money until you're ready to settle your whole entire claim.

If the insurance company paid you as you went along, you would not be stressed or strapped financially. The insurance company for the other driver is not on your side. What they want to do is reduce how much they have to pay you. One of the ways that they can get you to settle your case for pennies on the dollar right away is wait until you are hurting financially, and you just need to get whatever you can get from them.

Determining Car Accident Case Value

There are a number of factors that go into determining the ultimate value of your claim. There's not a formula that is applied that you can say in every instance. Oftentimes, when you're dealing with an insurance company or an insurance adjuster on your own, they are going to give you extremely low offers. It's not infrequent now, in this day and age, for insurance companies to offer you less than what your medical bills are.

In instances like that, the only option that you have is to hire someone who is a skilled and experienced trial attorney because in those instances, the insurance company and the insurance adjuster is really only giving you two options. You take this pittance that they're going to give you, which won't even pay your medical bills, or you have to file a lawsuit. If you want to be

fully compensated, fully protected, you have to have an attorney who is a real trial lawyer, who will file the lawsuit, and take the case to trial if it needs to go to trial.

FIRST INSURANCE SETTLEMENT OFFERS

Oftentimes, when the insurance company offers you a real fast, quick, and easy settlement, that is not in your best interest. Before you take it, no matter what, you should call and talk to a skilled and experienced Ventura County trial attorney, someone who has been through this and does this on a daily basis. They will tell you what you should or shouldn't do. In any event, anytime you get an offer from an insurance company, it's always negotiable. However, you need to have the information that is necessary for you to fairly evaluate and know the value of your claim before you settle it.

RECOVERABLE DAMAGES IN A CAR ACCIDENT

Often people want to know what compensation they are entitled to. Oftentimes, you will see commercials or websites where the lawyers say, "We will get you the compensation you deserve!" The insurance companies think you deserve very little. They are very suspicious of every personal injury claim and they look at everything under a microscope.

You're entitled to get your property damage taken care of and get your car fixed. You are entitled to be compensated for all of your medical expenses. Oftentimes, if that's been paid by your health insurance, that has to be paid back to your health insurance provider. If you've had out-of-pocket expenses for co-pays, pain medication, medical devices, MRIs, x-rays, things like that, any of your out-of-pocket expenses should be paid back to you. If you'd had to pay out-of-pocket for a rental car, that should also be paid back to you.

In addition to that, you're entitled to compensation for your pain, suffering, disability, and lost earnings. When you were not able to work, and you had to go to the doctor, or you were in the hospital, you are entitled to be reimbursed for all of the wages, all of your vacation pay that you had to use up, whatever it took for you to deal with this crash and your injuries, you're entitled to get compensated for that. If your injuries are so significant that you need future medical care and you're going to have pain and suffering and disability for the rest of your life, you're entitled to that compensation for the remainder of your life. For someone to figure that out, you need a skilled and experienced trial attorney to help you fully evaluate your case.

UNINSURED MOTORIST CLAIMS

Here's the unfortunate reality here in California: there are a lot of drivers out there on the road, driving without insurance even though the law says that they have to have it. A lot of times, the most dangerous drivers are the ones with no insurance. They cause crashes and they hurt people every day here in Ventura. How can you protect yourself against somebody who doesn't have insurance when they're out there zipping around on our roadways?

When you get your insurance policy, you need to make sure that you get uninsured/underinsured motorist coverage. That coverage protects you from everybody else out there on the road if they don't have insurance or they don't have enough insurance to cover you for all of the injuries and damages that they have caused you. If you don't have that and you're hit by an uninsured driver, chances are you don't have any way of getting any compensation for all of your injuries and damages.

If you have questions about what type of insurance you should have or how much insurance you should have, give me a call. I have been dealing with insurance companies going on 30 years. I don't sell insurance, I have no interest in insurance companies, and typically I sue them every day, but I do have the experience to sit down with you, go through your policy, and tell you

what you need to do to make sure that you're fully covered and protected, especially if you are hit and injured by someone who has no insurance.

CAR ACCIDENT SETTLEMENT TIMELINE

Each claim is different. The length of your settlement depends on how badly you were hurt, how severe your injuries are, how long it will take you to get your treatment and for you to get back to the way that you were before this crash happened. If it's a very severe injury, you may never be back to normal. There may be lifelong effects from this crash and your injuries, and we need to know that before we are able to settle the case or take it into litigation, file a lawsuit on your behalf.

It's not cookie-cutter. It's not all the same where I can tell you well, if it's this type of crash, it's going to be done in six months; if you've got this, it's going to be two years. Every case has its own specific factors. If you have questions or concerns, the best thing that you can do to protect yourself is to hire a skilled attorney that handles car crash cases and injury cases day in and day out. You don't want to go to your divorce lawyer or somebody who drew up your will. You need a skilled and experienced personal injury trial lawyer in Ventura.



ABOUT THE AUTHOR

Craig has been licensed to practice law in California since 1990. From the beginning of his legal career in California, Craig has been a trial lawyer. He was in court the first day after being sworn in to practice law in California and has continually litigated court cases since that day.

Craig is a Board Certified Personal Injury Specialist by the State Bar of California and the California Justice Association. Craig has gone to trial and obtained jury verdicts in virtually all types of personal injury cases, including complex spinal cord injuries, car crashes, slip and falls, uninsured/underinsured first party practices, medical malpractice, and property owner liability.

Before devoting his career to exclusively representing injury victims, Craig represented doctors in medical malpractice cases, and major Ventura hotel/casinos in premises liability cases. He represented insureds on behalf of Allstate Insurance Company, Farmers Insurance Company, State Farm Insurance Company, Progressive Insurance Company, Geico Insurance Company, Hertz Rent-A-Car Company, and Avis Rent-A-Car Company. Craig has taken his insider's knowledge and now exclusively represents seriously injured people and their families against the major insurance companies and corporations who are responsible for his clients' injuries.

Craig was born and raised in Lima, Ohio. He earned a Bachelor of Science degree in communication at Ohio University. Craig attended law school at Ohio Northern University where he was awarded Dean's scholarship. During law school, Craig earned a number of American Jurisprudence awards for academic excellence. He earned the student-attorney of the year award during his third year of law school as a practicing student lawyer. Craig was an editor of the law review and graduated with distinction. Due to his academic achievements, Craig was admitted into the honorary Willis Society at Ohio Northern University.

Craig is committed to his family, church, and the legal community. Craig has been a church Elder and volunteers as a Sunday school teacher. He is a member of the prestigious Million Dollar Advocates Forum, an honor bestowed on less than 1% of all attorneys. The American Trial Lawyers Association has named him as one of the top 100 trial lawyers in California. Other lawyers recognize Craig as a leader in the legal community and elected him to serve as one of the Board of Governors of the California Trial Lawyers Association and the California Justice Association. He served as a Judge Pro-Tem for

the Eighth Judicial District Court short trial program and as a District Court appointed arbitrator.

Craig's practice is dedicated to the protection of injury victims and their families. He prides himself on the level of personal service that he gives to his clients. Craig is committed to pursuing justice one case at a time. If a full and fair settlement cannot be obtained, Craig has the experience, skill, and conviction of character to take his clients' cases to trial.

