

FREQUENTLY ASKED QUESTIONS

What if I decide I want to settle my case?

Your attorneys will notify you if they receive any offers of settlement. You will be the one to decide whether or not you would like to accept the offer. It is your decision if you wish to settle your case.

Do I have to go to court?

Not necessarily. The majority of personal injury cases are resolved prior to filing a lawsuit or going to court.

Do I have to pay back my medical bills?

If your medical bills from charges incurred as a result of your accident are paid through your health insurance, auto insurance or a medical assistance program, the company who has paid your bills may have a legal right to be repaid from your recovery. This is called subrogation. If an insurance company notifies us of a right to a subrogation claim, we are obligated to repay them out of your settlement. Even though we may have to pay an insurance company back for the paid medical bills they paid for medical treatment related to your injuries, there are various laws that allow your attorneys to reduce the total amount owed back.

What is a medical provider lien?

A medical provider lien refers to outstanding medical bills that you owe to a hospital, clinic, physician or a medical provider that was not paid by insurance. When James J. Gay Law, LLC is successful in winning your case against the negligent party's insurance company, the hospitals, clinics, physicians or medical providers that have outstanding medical bills will seek out reimbursement from you for those bills if not paid.

What factors do you take into consideration when determining the damages for my case?

Some of the factors in determining damages are:

- Injuries resulting in physical pain and suffering;
- Emotional and mental suffering;
- Permanent physical impairment or disfigurement;
- Lost wages, financial losses and economic hardship;
- Loss or impairment of future earning capacity; and
- Past and future costs for medical treatment

Are there costs involved in handling my case?

Yes, there are costs involved in handling your case. These out-of-pocket expenses include filing fees, copies, transcripts, fees for medical records and bills, expert fees, etc. James J. Gay Law, LLC advances costs on your behalf, but you are then obligated to reimburse costs at the time of settlement.

The costs the attorney advances on your case are separate from the attorney fee. It is very important to understand the difference between the attorney's fees and costs involved in handling your case and what you are obligated to reimburse your attorney at the time your case is resolved. If there is no recovery you do not owe the attorney for the costs they advanced in your case.

What is the charge for handling my personal injury case?

We represent you on a contingency fee basis. This means that we are paid a percentage of the recovery received, and therefore we are not paid until your case is finalized. If there is no recovery, there is no fee.

What types of cases do you take?

James J. Gay Law, LLC exclusively practices personal injury law. This includes trucking accidents, auto accidents, trip-and-fall accidents, work accidents, construction accidents, wrongful death, medical malpractice, nursing home neglect, products liability and any other case resulting in a personal injury cases. If we don't take your case, we will be more than happy to refer you to an attorney more specialized for your specific situation.

What about my property damage?

James J. Gay Law, LLC offers free property damage settlements to our clients. There will be no fee on any property damage settlement we recover for you. Property damage includes damage to your vehicle and your personal possessions such as coats, watches, jewelry, clothing, car seats, etc.

When and how should I contact James J. Gay Law, LLC?

James J. Gay Law, LLC prides itself on customer service, meaning if you contact us, we will do everything in our power to get back to you immediately and no later than 24 hours. The best way to get a response is by emailing the attorneys or their assistants. Your lawyer's assistant can answer most of your non-legal questions and if not, will forward you to speak to the lawyer. It is important to keep your attorney informed on your medical treatment, any changes of addresses or phone numbers, etc. There is always someone on call at James J. Gay Law, LLC to help you when the need arises.

What should I do for medical treatment?

Since your health is critical, the most important thing to do is seek immediate medical attention from a competent medical professional or local hospital. Make sure to give an accurate history of your injuries being related to your incident. Please follow the orders of your medical providers and keep a list or business cards of all medical providers so you can update your attorney on your medical treatment accordingly.

How should I pay for my medical treatment?

Submit all medical bills through your automobile insurance medical payments coverage or your health insurance if you have it available. "Med Pay" is short for Medical Payments coverage, which many car owners purchase with their automobile insurance policy. Any medical treatment provided as a result of an automobile accident can be paid through med pay and health insurance if you have both. If you do not possess Med Pay on your automobile policy or when your Med Pay limits are exhausted, submit all of your medical bills to your health insurance company. If you do not have Med Pay or Health Insurance, please contact your attorney to help prevent your medical bills from going into collection.

How long will my case take to resolve?

The amount of time your case takes to resolve depends on several factors, including, but not limited to:

- The length of time it takes you to complete your medical treatment;
- The complexity of your case and your injuries;
- The defendant's insurance company's limits;
- The number of defendants in your case;
- Whether or not your case requires litigation; and
- What county your case is pending.

James J. Gay Law, LLC can control the timing to a large extent, however, some of the timing is out of our control. While most serious cases are resolved on average of 36-40 months, James J. Gay Law, LLC has consistently achieved maximum results while resolving their clients' cases in less than 24 months.

What can I do to help James J. Gay Law, LLC win my case?

The best thing you can do is keep James J. Gay Law, LLC updated on all of your medical treatment and most importantly, contact James J. Gay Law, LLC when you are released from medical care. You should also document your injuries, property damage (vehicle), pain, and suffering by taking photographs and keeping a journal of how you are feeling as you recover from your injuries.

Is James J. Gay Law, LLC the law firm for me?

If you are involved in an accident, you deserve fair representation by experienced attorneys. When it comes to taking insurance companies head-on, James J. Gay Law, LLC is able to get the best possible results for you. The James J. Gay Law, LLC prides itself on obtaining big results with a personal approach. Our aggressive and experienced firm of accident and injury trial lawyers are able to handle your case efficiently while getting you the results you deserve in as short of a time frame as possible.

When results matter... Choose James J. Gay Law, LLC

Personal Injury • Trucking Accidents • Wrongful Death Actions • Automobile Accidents
Workplace Injuries • Nursing Home Abuse • Construction Accidents • Medical
Malpractice Actions

No Fee Unless We Win!
For a Free Consultation: Call us at 312.800.1970

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