

## Car Crash Lawyer in Philadelphia Explains Hit-And-Run Claims

Renowned Car Crash Lawyer in Philadelphia Provides Advice and Information about Car Crashes and Insurance Claims

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If you suffer a serious injury in a car accident, the process of recovering compensation from the driver responsible for causing the collision begins by retaining the services of a <u>car crash lawyer Philadelphia, PA</u> for help. Things become more difficult when dealing with a driver who fled the scene and whose identity is unknown. The coverage you have under your auto insurance policy



Being in a car crash is bad, dealing with a car insurance company and their claims process is nearly impossible. No wonder we have personal injury lawyers"

unknown

may provide the compensation needed to compensate you for the medical bills, lost wages, property damage and other losses suffered as a result of the hit-and-run accident.

Collision coverage for damage to your vehicle

Another motorist failed to stop for a red light and crashed into your car, but you used the safety tips we recently wrote about to avoid being injured. Sadly, your car was not as fortunate and was severely damaged. Making matters

worse is the fact the other driver fled the scene without stopping.

The optional collision coverage your insurance agent suggested that you include as part of your car insurance pays for damages caused to your vehicle in an accident. The coverage applies regardless of who may have been at fault, which means it does not matter that the identity of the other driver is unknown.

A drawback to making a claim under your collision coverage is that most policies come with a deductible that you must pay out of your own pocket. Some people carry high deductibles to keep their premiums low, but that high deductible must be paid when making a claim. If your insurance company identifies and sues the other driver to recover what it paid out, you may receive all or part of the deductible depending upon the amount the company recovers.

## No-fault insurance

Twelve states, including Pennsylvania and New Jersey, have some form of no-fault insurance law. Under no-fault insurance, you first look to your own auto insurance company for payment of medical treatment, prescription drugs, lost wages and other out-of-pocket costs related to injuries suffered in a motor vehicle collision.

No-fault benefits are paid without regard to who was at fault in causing an accident. They would

also be available to pay benefits if you are injured in a hit-and-run accident. Keep in mind that states with no-fault insurance restrict your ability to file a lawsuit in the event the at-fault party who fled the scene is ever identified.

Uninsured motorist coverage

Uninsured motorist coverage can be added to your car insurance policy to provide benefits if you suffer an injury in an accident caused by a motorist who does not have insurance or who flees the scene of an accident and is never identified. You should be represented by a personal injury attorney and not attempt to handle the claim on your own.

It is not uncommon for insurance companies to use the same tricks and tactics to avoid paying uninsured motorist claims as they do to avoid paying other claims. You need the <u>best auto</u> <u>accident lawyer in Philadelphia, PA</u> to handle your claim to achieve the best result.

## Medical payments coverage

The medical payments coverage of your car insurance policy provides benefits toward the medical bills incurred by you and any passengers in your vehicle when injured in a hit-and-run accident. Medical payments coverage may not be available when there is no-fault insurance to pay medical expenses.

## Workers' compensation benefits

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If you were working at the time of a hit-and-run accident, you may be entitled to workers' compensation benefits. A workers comp attorney Cumberland county nj would be an excellent source of advice and guidance about filing a claim for benefits.

Benefits under workers comp Cumberland county nj would include payment of medical expenses related to injuries suffered in a work-related hit-and-run accident. It would also provide benefits to cover part of the wages lost when you are unable to work while recuperating from your injuries.

Hit-and-run accidents require outstanding legal representation

The personal injury attorneys at the Law Firm of Craig A. Altman use their experience and skills to overcome the challenges faced by victims of hit-and-run accidents and seeking compensation for their injuries. They aggressively pursue all available sources to obtain the best possible result for hit-and-run victims. Contact them today to schedule a free consultation by calling 215-569-4488.

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