

# Ralph Chapa Provides Information About Personal Injury Claims and When to File One

FARMINGTON HILLS, MICHIGAN, UNITED STATES, March 24, 2020 /EINPresswire.com/ -- Many people fall victim to accidents, especially ones that are caused by negligence. If you have been injured in an accident or mishap, such as slipping and falling on a wet floor at a store or being burned while at a fireworks display, you may have a valid claim for a personal injury suit. A suit of this type with a good chance of being decided in your favor includes liability, damages, and collectability. An attorney well-versed in personal injury law, such as [Ralph Charles Chapa](#), possesses the experience and knowledge necessary to prove all three of these elements during a trial or settlement proceeding for you to be able to be compensated.

Ralph Charles Chapa has represented parties on both sides of personal injury lawsuits and has the knowledge to inform others of the ins and outs of the process of personal injury claims and if you have a fair opportunity to collect for damages owed to you or not.

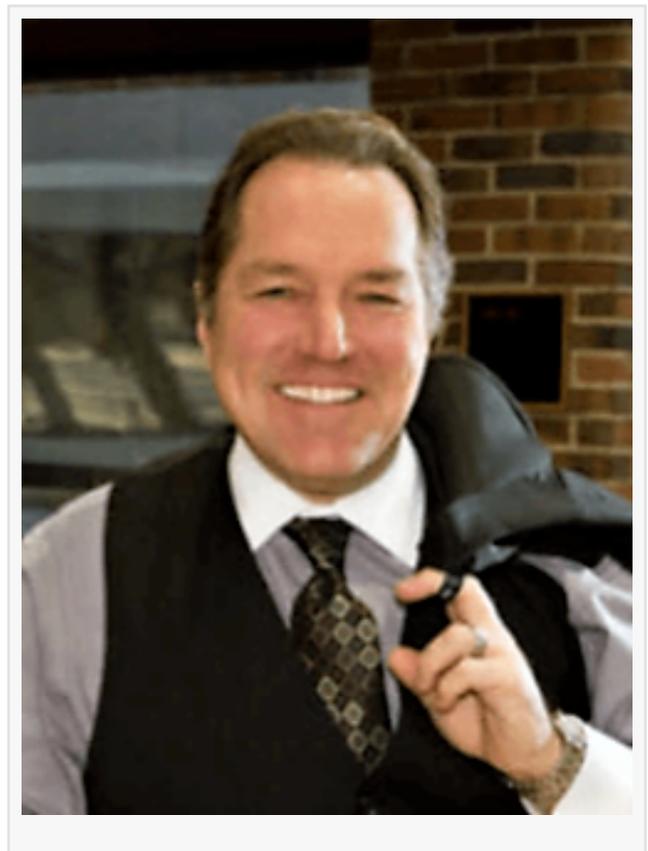
## Liability for Injury

Liability means that someone, in your case the defendant or group of defendants, is recognized by a court of law as being wrong in the situation that caused your injury or injuries. One example of liability is as you purchased a product that is defective and it caused you to have an injury. [Ralph Chapa](#) has given another example in a scenario in which a motorist runs a stop sign and hits your vehicle, sending you the hospital with injuries. In most states, there is a statute of limitations of three years working against you. This means you need to enlist the help of a personal injury attorney right away so he or she can file your lawsuit.

If you own a business and are on the receiving end of a personal liability claim, Ralph Chapa provides a wealth of information and advice on how to defend against claims that may be bogus or simply not necessary.

## Damage or Injury Requirement

When it comes to damages, you need to have incurred things like medical bills, lost wages, physical pain, mental anguish, disfigurement, physical impairment, loss of consortium, wrongful death, loss of household services, and punitive damages. It can also include attorney and court costs fees you incur and prejudgment and post-judgment interest. You can also include damages that can occur in the future due to the extent of the damages sustained in the accident or mishap. An attorney like Ralph Charles Chapa can assist you in determining which damages you



can claim in your personal injury lawsuit.

## Collectability

Collectability is based on whether the defendant or group of defendants in the case can afford to pay a judgment that is awarded. If the driver that ran the stop sign and hit your vehicle, sending you to the hospital with injuries, did not have insurance or was underinsured, and does not have a large income, you may never collect the money that is owed to you in a judgment entry from the court or it may take you years to collect it. Attorneys like Ralph Chapa can help you determine if your chances of collecting from a personal injury lawsuit against certain parties are worth your time and energy or not. If the person or group you need to sue has very little resources, you may be advised not to bother with a lawsuit.

If you reside in Michigan or Florida, Ralph Charles Chapa is one attorney that understands personal injury law better than most. [Ralph Chapa has](#) been a practicing attorney for 32 years and specializes in professional liability, product liability and general liability, along with insurance agents errors and omissions claims. He is licensed to practice law in both states of Michigan and Florida.

Ralph Charles Chapa earned his Bachelors Degree from Michigan State University in 1983 and his Juris Doctorate from Wayne State University in 1987 and passed the Michigan Bar in 1987 and the Florida Bar in 1988.

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