



# Do I Need to Hire an Injury Lawyer?

Following an auto accident, work mishap or another personal injury, you may be wondering if you should hire an attorney to represent you. It never hurts to consult with an experienced attorney before accepting a settlement offer or giving up, especially since most initial consultations are free of charge. But there are some simple and straightforward situations where you might not need to spend your hard-earned money and time on hiring a lawyer.

When in doubt or unsure how much your case is worth, schedule a free consultation with an attorney about your case to see what they have to say. In the meantime, you can use this worksheet to determine if you should consider hiring a personal injury lawyer.

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# DO I NEED TO HIRE AN INJURY LAWYER?

## CHECKLIST



### Handle your own claim

*If the following statements are true, then you may NOT need a lawyer.*

- Nobody was injured, or you are fully recovered from minor injuries.
- There was no property damage, or it was minor.
- Liability for the injury is clear and undisputed.
- You know exactly how much your case is worth.
- The insurance company accepted liability and fully reimbursed you for all costs.
- You are deeply knowledgeable about related laws, paperwork, deadlines and the legal process.
- You feel confident to negotiate with lawyers and insurance adjusters alone.
- The estimated cost of damages is small enough to qualify for small claims court.
- You live in a no-fault state and your insurance fully covers your damages.

Notes: \_\_\_\_\_

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### Hire an attorney

*If the following statements are true, then you should consider talking to a lawyer.*

- You were seriously injured or permanently disabled, or a loved one died.
- You missed more than a couple of days of work, school, or normal activities.
- You may require ongoing medical treatment or future care.
- Multiple people were injured.
- Multiple parties might be responsible for the accident.
- Your claim involves a government entity or agency.
- The person or company who injured you, or your employer, was uninsured or underinsured.
- A pre-existing condition was aggravated.
- The police report is inaccurate or false.
- The insurance company isn't playing nice, isn't responsive or denied your claim.
- You believe you may be entitled to compensation for "pain and suffering."
- You live in an at-fault state and liability is contested, or nobody is admitting fault.
- You were injured due to malpractice or a defective product.
- You think you might be entitled to non-economic damages, like "pain and suffering" or loss of companionship, or punitive damages.