

Doroshow, Pasquale, Krawitz & Bhaya
1202 Kirkwood Highway
Wilmington, DE 19805
302-998-0100

Office Locations

We have seven offices to serve you.
There is no charge for initial consultation.
If you have any questions
please call an office in your area today.

Suburban Wilmington Office

1202 Kirkwood Highway
Wilmington, Delaware 19805
(302) 998-0100 ♦ (800) 632-9230

Bear Office

1701 Pulaski Highway
Bear, Delaware 19701
(302) 832-3200 ♦ (888) 832-DEBT

Dover Office

911 S. Dupont Highway
Dover, Delaware 19901
(302) 734-8700 ♦ (888) 734-6800

Millsboro Office

28535 DuPont Blvd., Suite 2
Millsboro, DE 19966
(302) 934-9400 ♦ (888) 408-0606

Kent County Office

500 W. Loockerman Street, Suite 120
Dover, DE 19904
(302) 674-7100 ♦ (866) 542-8400

Milford Office

1008 N. Walnut St.
Milford, DE 19963
(302) 424-7744

Seaford Office

1200 Norman Eskridge Hwy
Seaford, DE 19973
(302) 628-1800

Don't forget to visit our website
for useful legal information

www.dplaw.com



Law Offices

**DOROSHOW
PASQUALE
KRAWITZ
& BHAYA**

Est. 1978

www.dplaw.com

AUTO ACCIDENTS

KNOW YOUR RIGHTS?

Rev. 05/12

Q&A's

AUTO ACCIDENTS

I HAVE BEEN INVOLVED IN AN AUTO COLLISION THAT WAS NOT MY FAULT . WHAT IS THE FIRST STEP ?

You should immediately call your insurance company and report the collision.

Delaware Law requires all Delaware tagged and registered vehicles to have a minimum of \$15,000.00 insurance coverage for Personal Injury Protection benefits. In Delaware, these benefits pay for medical expenses and lost wages. Payments will be made for all reasonable and necessary expenses related to the collision.

We will assist you in making a claim against your own insurance company for payment of these benefits.

WHAT IS THE PROCEDURE ON SEEKING MEDICAL TREATMENT FOR MY INJURIES ?

You have the freedom of choice to choose your own doctors. You are not required to go to a physician that is only part of your health plan.

Our firm will work with your health care providers to get your bills paid.

WHAT IF I MISS TIME FROM WORK DUE TO THE AUTO COLLISION ?

You have the right to make a claim for your lost wages, which is normally 80% of your gross pay during the period of time that a doctor has you out of work.

Our firm will assist you in making sure that these benefits are promptly paid.

WHAT ABOUT MY OUT OF POCKET EXPENSES ?

Your insurance company may reimburse you for out of pocket expenses you may incur as a result of the collision, such as rental car expenses, substitute services, and prescription costs. You should submit your receipts for out of pocket expenses to our office and we will work to get payment from the appropriate insurance carrier.

WHAT ABOUT THE REPAIR OF MY AUTOMOBILE ?

We will seek to have either your insurance company or the at fault driver's insurance company pay for the repair of the car. If the cost of the repair is more than the value of the vehicle, it may be deemed as "totaled", and you may be offered the fair market value of your car.

DO I HAVE A CLAIM AGAINST THE AT FAULT DRIVER ?

Delaware law provides that the innocent victim of someone else's negligence is entitled to make a claim for their pain, suffering, inconvenience and permanent injury. After your condition has stabilized and you reach the point of maximum medical improvement, a settlement demand will be sent to the at fault driver's insurance company seeking compensation on your behalf. The amount demanded will vary depending on who is at fault, the extent and duration of treatment, and whether there is any permanent injury.

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www.dplaw.com



WHAT IF THE OTHER DRIVER DID NOT HAVE INSURANCE ?

In that event, we will seek "uninsured motorist benefits" from your insurance company to compensate you for your injuries.

WHAT IF THE INSURANCE COMPANY DOES NOT WANT TO SETTLE ?

In the event that we cannot settle with the insurance company, a lawsuit may be filed on your behalf. However, the vast majority of our cases do resolve before going to a jury trial.

WHAT ARE THE LEGAL SERVICES YOU PERFORM AND HOW DO YOU CHARGE FOR THEM ?

We offer a free initial consultation on your claim. If we handle your case, an attorney and a paralegal will work closely with you to resolve your case as quickly as possible. We will make sure that your PIP (personal injury protection) application is submitted immediately so that medical and wage benefits are secured. We will negotiate with the insurance carriers on your behalf. Our fees are a percentage of what we can collect for you, which means that there is no fee unless we win. Costs, however, must be paid regardless of outcome.



LAW OFFICES OF
DOROSHOW, PASQUALE, KRAWITZ & BHAYA