



**Z** ZINDA  
LAW GROUP

# Personal Injury Guidebook

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## **Types of Personal Injury Cases**

### **Automobile Accidents**

Whether a head-on accident in an intersection or a rear-end accident on the highway, a car collision may have a serious impact on all parties involved. We handle all types of car accident cases related to drivers who were texting while driving, under the influence, uninsured, or underinsured.

### **Bicycle Accidents**

Riding a bicycle is environmentally friendly and inexpensive, as well as a great form of exercise and a good deal of fun. Unfortunately, some drivers do not know how to share the road with bicyclists. When a driver is careless or negligent with a bicyclist on the road, it could lead to a serious accident.

### **Boat Accidents**

A boat accident can be any incident on a boat or a collision involving a boat. Such an incident may cause serious injury or death. Drowning and near drowning are primary concerns, as are serious internal injuries, brain damage, and broken bones. Much like an automobile collision, the boat driver who caused the accident may be held responsible.

### **Dog Bites**

An animal attack of any kind may leave the victim with serious physical injuries and lasting emotional trauma. Such mental damage could easily lead to depression or a fear of the outdoors or of animals. The owner or keeper of the animal that caused such pain should be required to pay for your damages.

### **Gas Explosions**

A defective product or shoddy work by the gas company may place a person at risk of serious injury or death due to a gas leak, fire, or explosion. Gas explosions can be quite violent, and a burn injury is likely to result.

### **Motorcycle Accidents**

A motorcycle accident may cause serious injury to a rider. Even when a motorcyclist is wearing a helmet and proper protective gear, the results of a collision may be catastrophic, leading to broken bones, dismemberment, spinal cord trauma, and more.

### **Pedestrian Accidents**

A pedestrian who is struck by a motor vehicle may experience serious and even fatal injuries. We represent the rights of pedestrians in these matters and are dedicated to helping them recover fair compensation for their injuries.

### **Premises Liability**

A premises liability claim is a type of injury case that involves an accident or injury that has occurred on another's property. The most common types of premises liability cases relate to slip and fall and trip and fall accidents. The property owner is responsible for the upkeep and care of their facility, and a failure to maintain safe standards should not be ignored.

## **Product Injuries**

A defective or dangerous product may cause serious injury to a consumer. Defective products are responsible for millions of injuries across the U.S. each year, and victims may be entitled to compensation.

## **Workplace Injury**

When considering the amount of time the average employed adult spends at work, it is no wonder that on-the-job injuries occur. Our firm handles workplace injury cases of all kinds, including those involving electrocution, industrial accidents, and more.

## **Wrongful Death**

An accident or other situation involving negligence may cause the wrongful death of a loved one. The survivor of such a tragedy may qualify for compensation for the aftermath of the event. If this has happened to someone you love, make sure you involve a competent attorney who will fight for justice on behalf of your lost family member.

# **Automobile Accidents**

## **Causes of Car Wrecks**

Any time a motorist is distracted or drives carelessly or recklessly, an accident can result. A considerable number of motor vehicle traffic fatalities occur because a driver was intoxicated or driving under the influence. The majority of motor vehicle accidents happen when a driver fails to pay proper attention to the road, exceeds the speed limit, or disobeys a traffic law. A car may be involved in a single vehicle accident or a collision with other automobiles, motorcycles, trucks, bicycles, or pedestrians. The outcome of any of these accidents can be catastrophic. Some of the types of car accident injury claims we can assist with include:

- Multi-Vehicle Accidents
- Rear-End Accidents
- Head-On Accident
- Texting While Driving
- Drunk Driving
- Uninsured Driving
- Underinsured Motorists

In addition, car accident victims sometimes deal with the situation of a hit-and-run accident, which can be particularly problematic. A competent investigation that is conducted by the police and overseen by a personal injury attorney can often help find the hit-and-run driver and hold that individual accountable for the damage they caused. Such offenders will face additional legal penalties that other drivers do not face.

## **Car Accident Injuries**

The injuries sustained in a car accident often depend on a number of factors, including:

- If the driver and passengers were wearing seatbelts
- The speed at which the car was traveling
- The place where the car hit another object
- Whether the car rolled over or caught fire
- How well the car handled the impact

Some car wreck victims are fortunate enough to walk away from the accident with perhaps only a few cuts and bruises but without significant physical harm. Many others, however, suffer severe injuries, including damage to the head or neck, broken or dislocated bones and limbs, nerve damage and paralysis, and even death. Each case is unique regarding the degree of injury and other damages suffered by the victim. We can help you determine how to move forward and pursue the compensation you deserve.

### **Help for Accident Victims**

Our experienced attorneys will help determine if someone is liable for your injuries. If another driver was responsible for the accident, it is likely that they will owe you monetary damages. These can include compensatory or punitive damages.

Compensatory damages include lost wages, past and future medical expenses, and pain and suffering. These types of damages attempt to put a victim back into the position they were in before being injured.

In some cases, punitive damages are also awarded. Punitive damages are given to the injured person in order to penalize wrongdoers who commit criminal or grossly negligent acts and to deter others from repeating similar acts. A common example where punitive damages may be awarded is a case involving drunk driving, when getting behind the wheel and driving was a criminal act.

## **Negotiating a Car Accident Claim**

### **After an Accident**

Say you are driving down the highway when all the sudden you are rear-ended by another vehicle. The driver who hit you was not paying attention to the flow of traffic because they were texting while driving. However, the driver of that vehicle is claiming that you slammed on your brakes too quickly. What happens at this point?

Now is the time to file a car accident claim. Regardless of your insurance provider, you will need to quickly report the accident. Waiting too long to file a claim can result in a denied claim. As soon as possible after your collision, you must report the accident to your insurance provider.

### **Understanding the Claims Process**

You will be assigned to a claims adjuster who will ask you more questions about your accident, obtain information from the other driver's insurance company, and assess and explain your car insurance policy to you. All car insurance policies are different, which is why it is important to fully understand the terms

of your policy. This way, you will not be caught off guard when it comes to the settlement that you are offered.

### **Types of Insurance**

There are eight major types of car insurance offered. Some of them are required, while others are optional, depending on where you live.

The first major type is **liability insurance**. Monthly premiums paid to a policy with liability coverage means that you will be covered in the event that you cause or contribute to an accident. This can cover medical expenses, damaged property, and even court fees.

**Collision insurance** pays for all damages that your vehicle sustained, while **comprehensive insurance** covers all other damages that your vehicle sustains outside of damage inflicted by other vehicles. For example, vandalism, hail damage, and theft can be covered under this line.

**Medical coverage** pays for medical expenses regardless of whether you or the other driver was at fault. There is also **personal injury protection (PIP), uninsured and underinsured motorist coverages, and rental reimbursement automobile insurance coverage**. Depending on what your policy includes, your claim adjuster will propose a settlement amount to cover your damages. Sometimes this amount is adequate to cover your costs and other times it is not.

### **Negotiating a Settlement Offer**

You are absolutely entitled to negotiate the settlement that your insurance company offers you. Keep in mind, though, that you must have good reason to do so. Stay informed and make sure you fully understand what you are entitled to under your policy. Also, keep track of all expenses that you incurred because of your car accident. This can include medical bills, correspondence with your insurance company, cost of a replacement vehicle, and even lost wages for any time you had to take off of work to recover.

You can write a demand letter for a higher amount if you have calculated what you believe your claim should be worth. This process is best carried out with the assistance of an attorney. What our law firm is prepared to do is to investigate your claim and your policy and help you file all the necessary forms to help maximize your recovery. You shouldn't have to settle for any less than what is entitled to you under the terms of your policy.

## **Auto Accident Do's and Don'ts**

Many people find it difficult to remember all the things they're supposed to do after a car wreck. No matter whether they were involved in a serious accident or a tiny fender-bender, a victim will likely be shaken up and not quite thinking clearly. This is why it is important to consider some general auto accident do's and don'ts long before you need them and to carry a list of these items in your vehicle for when you do.

**DO:**

- Before taking any other steps, get medical help for anyone who needs it--including yourself. For people who aren't sure if they need assistance, choose to be safe rather than sorry and go to the emergency room as soon as possible.
- Call the police if the situation warrants it. The police may only respond to injury accidents in some areas, while in others they will come to any accident when someone calls. Having a police report to document the situation can be a great help later.
- Exchange information with the other driver. This should include the vehicle's license plate and the driver's name, phone number, insurance information, and address. Additional helpful information can include the make, model, and year of the car and the driver's license number of the person who was behind the wheel.
- Get such information as names, telephone numbers, and addresses of any witnesses at the scene. Note that while you may want to get their information as well, passengers in any vehicle involved in the accident are not witnesses.
- Photograph or document the scene. If you have a cell phone camera or another type of camera, take pictures of any property damage or injuries sustained.
- Collect and keep any evidence relevant to the accident. This could include evidence of injury like bloody clothing or evidence of what caused the accident, such as road debris.
- Contact the companies that handle your automobile, health, and homeowner's insurance policies as soon as possible.
- Consult with a skilled personal injury attorney.

**DON'T:**

- Flee the scene of the accident. At best, this doesn't look good; at worst, it is a crime. If the police come to assist, do not leave until they tell you it is okay.
- Move your car unless required for safety or legal reasons. However, if police or other emergency personnel ask you to do so, follow their instructions.
- Remain in the area if it is not safe. If staying with your car could subject you to further injury, get out of the vehicle and move to a sidewalk or other safe area.
- Admit guilt, apologize, or discuss fault with anyone. This can be used as evidence against you at a later date.
- Accept any settlements or make any statements to insurance companies other than yours without talking to your attorney first.
- Wait to contact your attorney. The earlier you get legal aid, the easier it will be for them to make a good case.

## **Bicycle Accidents**

Bicycles are a common alternative to driving a motor vehicle and can be used for both transportation and recreational purposes. Though bicycles promote health and physical fitness, they can prove to be dangerous when used on the open road.

Many motorists are not sure of how to interact with bicycles. Are bicyclists classified as pedestrians or are they on the same level as motorists? Who has the right-of-way when a bike is involved? Uncertainty in these areas when combined with careless or negligent driving can lead to serious accidents.

### **Types of Accidents**

We represent people who have had the misfortune of suffering personal injuries or property damage because they were involved with a collision involving bicycles. These collisions may involve:

- Automobiles
- Commercial vehicles
- Drunk drivers
- Hit-and-run drivers
- Uninsured or underinsured drivers

The injuries you suffer as a result of these accidents can be difficult to endure for both you and your family. There are a variety of damages that often occur in these incidents, including:

- Burns to the head or neck
- Broken or dislocated bones and limbs
- Nerve damage
- Paralysis
- Death

### **Bicycle Accident Statistics**

According to the National Highway Traffic Safety Administration, some 630 pedacyclists—which include any individual on a bicycle, unicycle, tricycle, or other non-motorized bike—were killed in 2009. Furthermore, more than 51,000 other individuals were injured in a traffic collision with a car, truck, or another type of motor vehicle.

Non-motorized vehicle accidents make up a mere two percent of all traffic collisions. Though this appears to be a small number, the injuries that result are often far more severe than other traffic accidents due to the unprotected nature of pedacyclists. With your help and proper safety precautions, we can continue to decrease the number of fatalities and traffic accidents with bicycles.

## **Boat Accidents**

### **Statistics on Boating Accidents**

Statistics show that boating accidents are a serious problem, with many severe boating accident injuries and fatal drowning incidents occurring each year. The most common types of boat accidents are collisions with other vessels, collisions with fixed objects such as a pier, or passengers falling overboard. Overall, reckless driving, carelessness, excessive speed, operator inattention, and inexperience are the most common factors contributing to boating accidents.



## **Possible Damages**

Under the law, boating operators and boat owners have a responsibility to ensure that their actions do not harm other boats, swimmers, and boat passengers. This does not always happen, though. Unfortunately, alcohol has been shown to be a significant contributor to the overall number of accidents. Reckless and impaired jet ski and boat operators have been linked to many accidents due to lack of judgment and control, and many boating accidents can be directly linked to alcohol consumption.

Beside property damage, the resulting physical damage can be severe. Possible harm includes back injuries, broken bones, spinal cord injuries, and traumatic brain injuries. When you seek recovery for the damages you incurred, that may include compensatory damages that are designed to put you back in the position you were in prior to the accident and punitive damages that are designed to punish the wrongdoer and deter others from making the same mistake in the future.

## **Boating Under the Influence**

Alcohol can cause individuals to lose their coordination and feel confused, as it lowers their vision capabilities, interferes with their equilibrium and sense of direction, and impairs their reaction time--all of which can be very dangerous if a person is operating a boat.

### **BUI Statistics**

It is reported by the Boating Accident Report Database that there were 758 boating fatalities in 2002 and 2,181 non-fatal, hospital-admitted boating injuries. It is estimated that there were 30,000 non-fatal and non-admitted boating injuries in 2002.

Between 2002-2003, 23 percent of fatalities and 9 percent of non-fatal injuries were due to accidents where alcohol or drugs were a contributing factor. The U.S. Coast Guard estimated that someone with a blood alcohol content level of 0.10 or greater is more than 10 times likelier to be involved in a fatal boating crash. Current statistics seem to indicate that BUI is responsible for 34 percent of fatal boat accidents every year. When a boat operator is drunk, it is more likely that they will be inattentive, use excessive speed, fail to yield, or lose control of the wheel.

## **BUI Injuries**

BUI injuries can sometimes be worse than those caused by driving a motor vehicle under the influence. According to the U.S. Coast Guard, "alcohol is more hazardous on water than on land." Common boating injuries include:

- Hypothermia
- Drowning
- Head Injuries
- Back and neck injuries
- Disfigurement
- Lacerations
- Injuries requiring amputations
- Permanent disability

When you sustain a serious injury as the result of another party's negligence, you have to pay for expenses such as hospital visits, medical bills, and physical therapy. Besides the physical pain you face, you also experience loss of wages and tend to be more anxious or depressed. These are called "damages," and if you can prove that another person's breach of care resulted in the injuries you sustained, you could be eligible to receive compensation.

## **Dog Bites**

"Man's best friend" can inflict terrible damage to you or your loved ones through a bite or attack. Depending on the size and type of dog, even the dog's action in jumping on you or your child may result in broken bones or other fall-related injuries. Statistically speaking, dog bites and attacks often result in injuries to the face and extremities, meaning that there is a high probability that such an incident can leave you with scars and other disfiguring injuries.

### **Does a Dog Get "One Free Bite"?**

Each state takes one of two approaches toward injury lawsuits that are filed due to a dog bite. Some states give dogs "one free bite" and do not impose liability on a dog's owner unless the owner knew or had reason to know that the dog had vicious or violent tendencies toward humans. Except in the cases of dog breeds known and bred specifically for their aggressiveness, dog owners typically do not learn of their pet's aggressive tendencies until after the dog has attacked an individual in at least one instance. After such an attack, the dog's owner is considered to be on notice that the dog has violent characteristics, and the owner must therefore take all reasonable measures available to prevent the dog from attacking others.

In other states, a dog owner is held "strictly liable" for any injuries that their dog causes to others. In these states, an owner does not need to know or have any reason to know of their dog's violent tendencies. In other words, in these states a dog owner may be held responsible for any injuries caused by the dog, even if the dog had never attacked anyone previously or the dog was not of a breed known for viciousness.

### **A Dog or a Dog's Owner Aren't Always at Fault**

Even in states that impose strict liability on a dog owner, there are limits to the owner's liability. For example, an owner may not be liable for a victim's injuries if that victim was trespassing on the dog owner's property. Similarly, some states do not impose liability on a dog owner for a dog bite or attack if the victim antagonized, harassed, or instigated the attack. A dog owner in these states may be able to defeat a dog bite lawsuit and avoid paying for a victim's fees by presenting evidence or testimony proving the dog bite victim behaved in such a manner.

### **What If I Don't Know the Owner of a Vicious Dog?**

In order to succeed in a dog bite lawsuit, the dog bite victim must be able to identify the owner of the dog that attacked you. If you cannot identify the owner of the dog, the court cannot enter any order directing a specific individual to pay you compensation for your injuries and losses.

You and your attorney may be able to identify the dog's owner or caretaker by:

- Speaking with neighbors and others in the area where the attack took place;
- Talking with animal control officers, veterinarians, and others who may know of a person who has reported their dog missing; or
- If the animal can be safely restrained, asking animal control officers to check for dog tags or a microchip identifying the owner of the dog.

## **Gas Explosions**

Propane and natural gas are beneficial but extremely dangerous products. We rely on our gas companies to safely install and maintain their equipment. When they fail to do so, potentially serious consequences will most likely result.

When gas companies install defective gas products or their workmanship is flawed or negligent, it is the consumer who can pay a terribly undeserved price. The consequences of a gas explosion are usually catastrophic and result in devastating injuries or death. It is very important to consult with an attorney who is familiar with the field of gas explosions in order to find out exactly why the explosion occurred and who is responsible.

### **Causes of Gas Explosions**

The most common causes of gas explosions are defective gas control valves, leaking propane tanks, negligent maintenance or the lack of maintenance, leaking hoses, natural gas leaks, and defective gas connectors. The compensation you receive will most often cover your medical expenses, lost wages, and your pain and suffering.

## **Motorcycle Accidents**

Although owning and riding a motorcycle can be fun, it has the danger of resulting in a serious injury, particularly at the hands of another negligent driver. Even with the proper protective gear, the injuries incurred can be devastating. Many lose their lives in motorcycle accidents even while wearing a helmet. It is very easy for a driver of a car or truck to not see a motorcycle rider, especially if the motorist is distracted or driving drunk.

### **Motorcycle Accident Injuries**

Because motorcyclists do not have the protection from their vehicle that drivers and passengers in buses, cars, and trucks have, they are more susceptible to suffering terrible injuries when involved in an accident.

Even in a minor crash, they may suffer from life-threatening physical damage. Broken bones, nerve damage, paralysis, neck and head wounds, and death all commonly occur from motorcycle accidents. Victims of such accidents may be entitled to financial compensation, and our team works to help our clients obtain the recovery they deserve. After you have received the medical care you need after an accident, it is vital that you retain the services of an experienced attorney who is knowledgeable about such accidents.

## **Filing a Motorcycle Accident Claim**

The claims process is nearly the same for motorcycles as it is for any other type of vehicle involved in an accident. Regardless of who caused the accident, you will have to promptly report the accident to your insurer. You will then be assigned to a claims adjuster who will evaluate the accident, gain more information from both you and the other driver, and assess your policy.

Say for example that your motorcycle was vandalized. You walk out to the place where you parked it only to find that it has been significantly scratched up. If your insurance policy does not include vandalism coverage, you will likely be left paying out of pocket for this type of damage.

In another scenario, imagine you are driving down the highway when an unassuming driver sideswipes you. Provided that you are a faithful policyholder who has been paying your premiums and who reported the accident on time, you should be entitled to compensation to cover your medical costs as well as the cost of damages that your bike sustained.

Your claims adjuster will evaluate your policy and the accident and then offer you a settlement. By understanding your policy fully, you can determine whether the settlement is enough to cover the cost of damages. Keep a full record of all medical bills and other expenses that you incurred as a result of the accident. If you are partially at fault, you may be able to collect up to the amount that the other party was liable.

## **Negotiating a Motorcycle Claim**

Just because you have motorcycle insurance does not guarantee that your insurance company will accept your claim. You need to keep yourself informed to help maximize your recovery after you are involved in an accident. Just as motorcyclists have to qualify for a different license, so too do they have insurance that differs from your average automobile insurance.

Most insurance companies that offer car insurance also offer motorcycle insurance. Coverage can include bodily injury that you or someone else sustained, injury resulting from a motorist who was uninsured or underinsured, compensation for theft, vandalism, or other incidents that can damage your motorcycle.

You may have to pay more to be insured if you have a poor driving record. The more accidents you have on your record, the more expensive your premiums will be because you pose a higher risk for liability. The cost of motorcycle insurance will also differ depending on where you live. Cities and rural towns, for example, will likely differ when it comes to the cost of insurance. This is because there is a statistically higher likelihood of being involved in an accident in some places over others. Your motorcycle isn't just a means for transportation; it is likely your hobby as well. When it is damaged or you sustain injuries while riding it, you want to make sure that you are covered

## **Contesting Your Settlement Offer**

Know that the first settlement offer that your insurance company gives you is not something that you have to take. If you believe that you are entitled to more, you are legally able to negotiate your claim. Take special care to note what is provided in your policy, to ask your insurer the reasons for the amount that they offered, and to make sure you keep record of all expenses that resulted from the accident. This information can be presented in a letter to your insurance company so that your claim can be reevaluated.

## **Pedestrian Accidents**

According to the U.S. Department of Transportation, each year approximately 4,000 pedestrians are killed, while some 59,000 others are injured. Pedestrian accidents are caused in large part due to a motorist's negligent actions.

### **Pedestrian Accident Injuries**

Injuries sustained by pedestrian accident victims can often be severe due to the nature of the accident and the minimal protection the pedestrian has at their disposal. Pedestrian injuries can include broken limbs, brain or head trauma, spinal cord injuries, disfigurement or permanent disability, and emotional trauma such as mental stress.

In cases of severe injury, recovery times can be long and difficult. This is why it's important to start seeking compensation from the at-fault party before medical bills begin to accumulate and other costs associated with recovery pose a threat to your financial security.

### **Driver Negligence**

In order to recover damages, you must establish liability by proving negligence.

A driver has a duty of care to those sharing a roadway, and if they have breached that duty, victims could be eligible to receive compensation. At the same time, these cases can be difficult because there are often multiple factors involved, such as comparative negligence. For example, if a car crashed into you while you were illegally jaywalking, you are both at fault. The driver should have been paying attention and yielding to you, but you were also breaking the law.

States have laws that tell pedestrians where and how they can use the road--for instance, keeping to the right side of a crosswalk. When these are violated, a personal injury lawsuit may not be filed.

However, you can prove that the driver was negligent if they:

- Were driving under the influence of alcohol or drugs
- Failed to signal
- Disobeyed traffic signs and laws
- Disregarded weather or traffic conditions
- Failed to yield the right of way
- Did not observe the speed limit
- Were engaged in distracting behaviors

If you have been injured by a motor vehicle, it is in your best interest to consult with a skilled personal injury lawyer about your rights.

## **Premises Liability**

Premises liability law is the body of law that holds the person in possession of land or premises responsible for injuries suffered by individuals who are on the premises. It is of utmost importance that the injured parties involved in a premises liability case secure highly qualified legal representation.

While the owner of a premises may not have complete control over guests, invitees, or trespassers, some regions do require property owners to adopt reasonable care. A landlord is still responsible for the building even if a manager is on duty to oversee the apartments. A business owner is still liable even if a landscaper or other hired worker does maintenance or repairs to the building.

An owner can be liable if a property is unsafe due to:

- Walkways or surfaces in disrepair
- Hanging tree limbs or phone lines
- Negligent stairways or handrails
- Spills and slick surfaces

### **Slip and Fall Accidents**

According to the U.S. Bureau of Labor Statistics, nearly 21 percent of all injuries in 2008 were work related. A majority of these personal injuries were the cause of slip and fall or trip and fall accidents. Workers that suffer a slip and fall accident often have to deal with a workers' compensation claim, insurance agencies, medical appointments, and possible rehabilitation. Slip and fall or trip and fall injuries can also occur on private property, business premises, or public locations that involve a range of individuals or agencies. The most common factors that lead to these personal injuries include:

- Wet or oily walkways
- Uneven or broken floor surfaces
- Loose mats or rugs
- Unattended spills
- Inclement weather, e.g. rain, snow, or sleet
- Improper footwear

Emergency room visits, lost wages, and even death can be the result of a slip and fall accident. If you have suffered a slip and fall injury, contact a personal injury lawyer to discuss your legal rights and options.

## **Product Injuries**

Defective products cause more than 25 million injuries and close to 22,000 deaths in the United States each year, according to the U.S. Consumer Product Safety Commission. If you have been the victim of a defective product, contact a lawyer for legal assistance following an injury accident.

### **Product Liability Claims**

"Products" are defined very broadly under the law and include:

- Machinery and tools
- Medical devices

- Food and tobacco
- Toxic chemicals and substances, including products such as pesticides, asbestos, and mold
- Firearms
- Automobiles and other motor vehicles such as trucks and motorcycles, as well as accessories like tires, seat belts, airbags, and child car seats
- Household products and appliances
- Toys and recreational equipment
- Clothing and apparel

The following are three ways in which products can be the center of a products liability lawsuit:

1. Design defect
2. Manufacturing defect
3. Marketing defect

If you had an incident with a product that caused an injury, or are the survivor of someone who may have died from the use or exposure to a dangerous or defective product, it is important that you know your rights under the law.

Victims injured by a dangerous or defective product may be entitled to compensation for injuries. Compensation may include compensatory damages for past and future medical expenses, lost income, and pain and suffering. Product injury victims may be entitled to punitive damages in certain cases. It is important to hire experienced attorneys who will make your personal needs the focus of your case. You should expect to deal with the attorney directly, regardless of the size of the case.

## **Workplace Injury**

### **About Workers' Compensation**

Workers' compensation is a benefit policy that pays an injured worker for the time that he or she is unable to perform regular job duties. To qualify for workers' compensation benefits, the employee must waive his or her rights to sue. An injured party must also notify their manager as soon as possible after an injury, and the employer will probably ask that person to see a doctor that is closely tied with the company.

A personal injury lawyer can help you seek compensation for your medical bills, lost wages, pain and suffering, and other expenses caused by your employer's negligence.

### **Workplace Injury Claims**

If you suffered an injury on the job, you may be able to claim a workplace injury. One of the most important duties for an employer is to make sure you are safe while on the clock. In some cases, an employer might have failed in this duty to provide a safe working environment. Specific statutes govern what companies must do in regard to their employees, and these statutes are often quite strict.

If a company maintains workers compensation insurance, an injured employee may be able to recover damages from that policy. In other cases, a third party has liability, and legal action can be taken against them.

It can be very difficult to seek reimbursement for damages when you are injured or ill and do not have the assistance of an experienced attorney. It can also be difficult to obtain the compensation you deserve if you do not have all the necessary information regarding your case, such as what counts as an on-the-job injury. An injury or fatality that occurs while an employee is in the course of their employment is considered to be an on-the-job injury. The common causes of work place injuries include:

- Car and truck accidents
- Chemical leaks
- Falling debris
- Oil and gas explosions
- Toxic injuries, such as those from ammonia, petrochemical compounds, and asbestos
- Construction site accidents, such as scaffolding collapses and crane malfunctions
- Manufacturing accidents involving defective tools and faulty machinery
- Slip and fall accidents

When a serious or fatal injury occurs in the workplace, Zinda Law Group can help the injured workers or their family pursue the maximum recovery. That means we investigate accidents, determine responsible parties, and hold them accountable for the harm their negligence caused.

## **Wrongful Death**

In common law, wrongful death is a type of claim that surviving family members can make on behalf of their deceased loved ones. This type of personal injury claim was established because the deceased cannot file a claim on their own behalf.

A wrongful death is one that occurs as a result of negligence or purposeful action on behalf of another person or entity. While the liable or negligent party may also be guilty in a criminal sense, this is a type of civil claim that allows for the possibility of recovering more compensation.

### **Wrongful Death Claims**

Some common causes for wrongful death are car accidents, drunk driving accidents, use of dangerous or defective products, construction of an unsafe structure or building, and negligent upkeep of premises.

When a loved one passes away unexpectedly, the family is often left with many expenses. If there are children involved, they may be unable to support themselves or pay for their schooling. The family members or beneficiaries of the decedent generally file a wrongful death lawsuit or claim in order to help with these tragic and unfortunate burdens.

We may be able to help you obtain financial compensation for the expenses associated with wrongful death, such as medical and funeral bills, loss of income that the family would have received, lost insurance benefits, loss of inheritance, and pain and suffering.

It is very important to your case that you retain the services of an experienced and compassionate lawyer whose goal is to help you and your family through this difficult time.



## **Work-Related Wrongful Deaths**

Many wrongful deaths are the result of job-related accidents. Those who work in the construction industry, the maritime field, or an industrial plant are at a high risk of being seriously injured on the job.

To prevent serious liability, companies often have their employees sign a waiver stating that the employee cannot file a lawsuit against the company in the event of an employee death. It is important to note that a lawsuit is different than a wrongful death claim. Workers are insured by either workers compensation or a similar type of insurance. In the event of injury, illness, or death, the policy will cover the cost of damages.

For example, those who work in the maritime industry may qualify for compensation under the Jones Act. This portion of admiralty law provides certain benefits for families of deceased maritime workers. Technically, workers compensation is a way for employers to limit their liability. By receiving workers compensation benefits, an employee or family of an employee no longer has the right to bring a lawsuit against the company in question. Sometimes, however, there is a possibility for lawsuits against other contributing parties, such as a manufacturing company whose defective product may have contributed to the death of an individual.

## **About Zinda Law Group, PLLC**

### **Representing All Types of Clients in Personal Injury Cases**

The attorneys of Zinda Law Group, PLLC, represent injury victims in a wide range of personal injury cases. We know firsthand that the injuries suffered from an accident can be severe and life-altering for both the victim and their family.

### **Skilled Accident Litigators**

Our experienced and knowledgeable attorneys will determine if someone is responsible for your injuries. If so, they may owe you monetary damages, including compensatory or punitive damages.

Compensatory damages attempt to put an injured person back in the position they were in before being injured. They include lost wages, past and future medical expenses, and pain and suffering. In some cases, punitive damages are also awarded. Punitive damages are given to the injured person in order to penalize wrongdoers and deter others from repeating the offense.

### **How Zinda Law Group Can Help**

If you have been injured in an accident, the attorneys at Zinda Law Group will provide the exceptional representation you need to seek a full recovery. Our firm offers experienced, knowledgeable, and compassionate representation to injury accident victims across the United States.

Our dedicated attorney team will fight for your full recovery, including medical expenses, lost wages, pain and suffering, and more. We offer a free consultation to new clients and work on a contingency fee basis, which means if we don't win your case, you don't pay us anything. Call Zinda Law Group toll free at 800-863-5312 so we can start fighting for you!