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**Liability Coverage**

**INSURANCE**

# **11 QUESTIONS**

**YOU SHOULD ASK**

*Before You Sign Anything*

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# 11 Questions **You** Should Ask Before **You** Sign Anything

We always like providing personal injury victims these questions. There is a very simple way to find out the answers. Simply put some basic questions to the insurance company's adjuster and make some simple requests...**AND SEE WHAT HAPPENS.** (You'll be in for a big surprise.) We bet you find the insurance company wants you to sign a release and to submit a recorded statement. However, they will not give you any information at all.

It's a one way street...they take and they take...and you do without. Want to test if what we are saying is true? ***Here are 11 questions you should ask the adjuster before you sign anything:***

1. Ask the insurance company to put in writing the fact that the accident was not your fault and was actually the fault of their insured driver. (If they are not willing to do this, it is because they plan to argue later that it was your fault, either in whole or part.)
2. Ask the insurance company for a copy of their insured's insurance policy, declaration sheet, or something in writing to tell you the policy limits of their insured or in other words, the amount of money that they have available to pay your claim. (Injury victims with serious injuries should have this information provided to them. **PERIOD.** )
3. Ask the insurance company for a copy of their insured's recorded statement. (Most of the time, they will have already taken your recorded statement. If they haven't yet, they will.) Most insurance companies will take your statement, but they will refuse to let you see or get a copy of the statement taken from their own insured. (Most insurance companies prefer to keep their insured's statement a secret from you.)
4. Some insurance companies will ask you to sign a medical release so they can collect all of your medical records. Before you sign the medical release, ask for a **WRITTEN PROMISE** that they will provide you with copies of each and every medical record they collect. By the way, most medical releases are written so broadly that it allows the insurance company the right and privilege to talk to any of your doctors and to get any of your records, even if the records do not pertain to the injury you suffered. Medical releases allow the insurance company to get your medical records all the way back to your birth if they want. Ask the insurance company to restrict the medical release to records pertaining to the accident and see what happens.
5. Ask the insurance company for copies of any statements they have taken from other witnesses who witnessed the accident and your injury. (Again, we doubt very much if the insurance company wants to share this information with you, but you are entitled to it.)
6. Ask the insurance company about secondary insurance coverage and if there is an umbrella policy. (Be careful, there might be an umbrella policy out there and the insurance company doesn't know about it. So if they say there is no umbrella policy, be sure to get a signed affidavit from their insured.)



7. Ask the insurance company for a copy of any medical information they have about you that they obtained through sophisticated computer systems from other sources. (There are literally thousands of ways to get information.)

8. Ask the insurance company if they have obtained any kind of credit information or debt information about you. Some insurance companies know how much money you owe, to whom and when your next payments are due. They may even know whether or not you're behind on your payments. They can use this information against you. For example, if you are behind on payments, maybe that would be the **PERFECT TIME** for a **QUICK, LOW SETTLEMENT OFFER**.

9. Ask the insurance company if they have canvassed your neighborhood asking questions about you and if so, ask who they have talked to and for copies of the statements and information collected.

10. Ask the insurance company if they have conducted any surveillance or investigation on you and then request a copy of any films or photographs or investigative reports they have obtained regarding your injury or you. (We would be surprised if any insurance company would be willing to share this information with you...it's their secret.)

11. Ask the insurance company for the amount of the reserve they have set for your case. (We don't know any insurance company that would share this information with you as it is "top secret." The reserve is the amount that they believe they owe you. Instead of just paying you the reserve, they would prefer to do a little negotiation.)

We'll say it again; insurance companies have a huge advantage over accident victims. After all, the insurance company is not the injured. The insurance company is not hurting for money. The insurance company is under no pressure whatsoever, they can pay their bills easily. Let's face it...the insurance business is a great business to be in. They make HUGE...HUGE...PROFITS.

The biggest mistake injury victims make is thinking they can take advantage of the insurance company. Never forget...the insurance company has a whole army of lawyers helping them. ***Shouldn't you have Page Law on your side?***



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*\*Each case is different. Results vary. Liability is assumed.*