

If you buy insurance, drive a car, ride in a car, ride a bike or walk on roads where cars drive, this book is a must read. Exceptionally different than the books written by attorneys, this book is written by an injured person who recovered more than a quarter-million dollars. Based on a true story, the author takes you through the events immediately following an accident all the way to settling multiple insurance claims and lawsuits. At every step along the way, there is a clear description of the pitfalls to avoid so that you too can maximize the money you receive. And for those who haven't had an accident – this book is a must read because it will give you the insight you need to choose the right auto and medical insurance companies so that you and your family members are protected when an accident occurs. Consumers have no idea what has occurred in the insurance industry over the last two decades. These changes will directly affect whether you will be compensated following an accident. After reading this book, you will be prepared to: Calculate the value of your injuries and determine if filing a claim is worth your time and effort. Take the four steps to file, negotiate and settle your claim. Represent yourself without an attorney to maximize financial gain. Hire, compensate and manage an attorney if you choose to do so. Know what to say to insurers, and when to say it. Know what not to say to insurers. Learn how to work with your medical insurer so they don't cancel coverage. Select an auto insurance company that will honor the policy they sell you. The final two chapters of the book analyze the insurance industry, documenting how insurance companies systematically delay and deny claims. Reading these chapters will create a shocking awareness that consumers are buying a product called insurance, but in fact are spending hard-earned money with companies that no longer honor the insurance contracts they sell. The final chapter lays out a clear plan for what consumers can do to protect them from buying insurance that won't protect them.

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