

*If You've Been Involved In A Recent Auto Accident Read This...*

***ATTENTION:***

# **Auto Accident Victim...!**

**“THIS SPECIAL REPORT EXPOSES HIDDEN  
INSIDE SECRETS INSURANCE COMPANIES  
DON'T WANT  
YOU TO KNOW!”**

By

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Personal Injury & Auto Accident Law

*Auto Accident Victim...!*

**“DISCOVER WHAT INSURANCE COMPANIES  
DON'T WANT YOU TO KNOW ABOUT  
YOUR INJURY CLAIM!”**

If you have recently been injured in an auto accident because of someone else's fault, you are probably confused or worried about what steps to take next:

- ▶ Will I be paid for the time I'm losing from work?
- ▶ Will my medical bills be paid?
- ▶ What do I do if the person who hit my car doesn't have auto insurance?
- ▶ Will my car be repaired?
- ▶ What if I don't make a full recovery and cannot return to my former work?
- ▶ What will the insurance company offer me for my personal injuries?
- ▶ How will I know that the insurance settlement is fair for my injuries?
- ▶ How will I know that the lawyer I've chosen to represent my case is a competent lawyer and will know what to do?
- ▶ How will I be able to know if I don't have a competent lawyer?

If you or someone you care about has any of these concerns, then please keep reading this Special Report. Hello my name is Damani Ingram; I've been helping injured victims as lawyer in Maryland for more than eight years. Unfortunately, I see way too many people misinformed about their legal rights following a car accident.

I have seen honest, hard working, unsuspecting people being taken advantage of by uncaring insurance companies. That is why I've taken the time to write this informative Special Report and offer it to you for **FREE!** The truth is you might have heard the same horror stories of how injured people lose what is rightfully theirs because BIG insurance company lawyers intimidated them.

Each year I hear of many cases where an injured person is entitled to receive compensation for injuries, but never takes any action to submit a claim to get what they truly deserve. These days, **doing nothing at all is one of the worst things you can do.** It's hard enough to make ends meet these days and getting injured shouldn't have to make matters worse. If you have been injured in an auto collision or work accident, there are some facts the big insurance companies **do not want you to know.**

Let me share some examples of people helped and give you some critical facts you need to be aware of to ensure that you will get what you rightfully deserve.

## **HOW CAN THIS BE HAPPENING TO ME?**

Take for example, Monique, one of my clients. Monique is a hard working mother of two small children, who was driving home from work, when a reckless driver ran the light at a busy intersection and broad sided her car. Her car was totaled. As you would guess, the person who hit Monique had minimal insurance and was driving on a suspended license.

They took Monique immediately via air transportation to the nearest trauma center. She was unconscious and had suffered multiple internal injuries. She underwent several medical scans of her head and body. To say the least, she is lucky to be alive!

The next few days were critical for Monique because she really started to take a turn for the worse. She developed severe headaches, dizziness and numbness into her hands and legs. She could hardly turn her head due to severe headaches and could hardly sleep at night. After several days in the hospital, she was released and told to follow up with her family doctor.

The person who hit her skipped town and her insurance company wanted to settle with her for practically “nothing.” She asked a good friend if she knew of any lawyers. Her friend sent her to a lawyer she once used for a closing on her house. She said that, “he really knew his stuff.” Well to make a long story short, this attorney told her to take what her insurance company was offering because the person who hit her skipped town and had no insurance.

Monique was desperate when she came to our office. We did some checking up. We put in a claim for Monique and we hired a private investigator to find the guilty party. We let her insurance company know that we were involved as Monique’s lawyer and made a claim to settle through the uninsured motor vehicle protection that our client had on her policy. We were successful at recovering a “just” settlement.

Another client, Eric was a 26 year old living his dream. Eric’s dream was to own his own business and work for himself. Eric had always loved working with his hands and building things. After high school, Eric worked full-time for a construction company. At the same time, Eric started working in his own business. He borrowed money from friends and family, bought a house in the town where he lived.

Exactly the kind of work that Eric loved to do himself. Eric spent the next six months renovating the house, working in the evenings and on weekends. He installed new walls, windows, decks and porches, and landscaping. When he was done, Eric increased the value of his house by \$30,000.00. Eric moved in and started buying and working on other properties so he could rent them.

Eric’s dream turned into a nightmare when, while working, he suffered a back injury in an auto accident. Eric was driving carefully behind a large truck. The truck had a large cover over the gravel it was carrying. The cover came loose and flapped onto the windshield of a car traveling the other way. The driver lost control, crossed the centerline and ran head-on into Eric.

Eric was unable to work for a year. He never fully recovered from the back injury and his doctor told him he could no longer do construction work. Eric was desperate. He had always relied on his strong, healthy back and this had been taken away from him. His dream was gone.

Eric hired a lawyer his family knew. Months went by with no results. Eric's lawyer had no answers to Eric's questions. He was falling seriously behind on the loan payments on his houses. Through no fault of his own, Eric was now facing financial ruin. Eric was understandably distraught when he called me. I got right on the case. My investigation revealed the cause of the accident. A cable holding the tarp in place had broken.

The engineers I hired discovered that the cable broke because the trucking company had failed to maintain it properly. We also found that they had purchased the tarp system from another company. The manufacture of the tarp system had failed to design the system with safeguards to prevent the very kind of accident that occurred.

We made a claim for Eric against both the trucking company and tarp manufacturer. They attempted to avoid their responsibility to Eric by pointing fingers at each other and to attack Eric, the **innocent victim**, they said, "*Eric was exaggerating his back injuries*" and hired private detectives to follow Eric around with video cameras.

Well, we sued for Eric and made these companies answer to Eric in court. The jury accepted our contentions and returned a substantial verdict to Eric that included payment of his past and future medical bills, loss of earnings, and pain and suffering for the rest of his life.

The best news for Eric was that the jury verdict included hundreds of thousands of dollars to allow him to hire workers to do the renovation work on his houses that he can no longer do. **Eric's back in business again living his dream.**

## **YOU CAN'T BELIEVE HOW INSURANCE COMPANIES TRY TO RIP PEOPLE OFF...**

This next case I see way too often. Mike was involved in a “minor” fender bender, when he was struck in the rear. He didn't feel any signs of immediate pain following the accident so he did not go to the hospital. A few months later he began having severe neck pain and headaches. Since he never went to the hospital following the accident, he thought that he would not be able to make a claim for the pain he was now experiencing.

He finally went to his family doctor. The doctor referred him for testing, which found that he had suffered a serious spinal injury. His doctor sent Mike to a specialist for an operation to repair his neck. The operation cost thousands of dollars and Mike could not work for three months while he was recovering. Even with the surgery, **Mike's neck will never be the same.**

The insurance company told him that they would only pay a small portion of his medical bills, plus a few hundred dollars for his pain and suffering injuries. The insurance company went by the damage of his car, which was minimal at the time of the accident, yet Mike had suffered two herniated discs in his neck. Understandably, Mike began asking questions like:

“Do I have the right to be compensated for more than what the insurance company is offering me? Do I need to see a lawyer? How do I choose a good lawyer who has the experience? How will I know if the lawyer is the best for the job? Mike was seriously injured, scared and very confused.

When Mike came to see me, he was at his wit's end, ready to sign his rights away so he could at least get “something.” The insurance company refused to accept that he was seriously injured from a so-called “low impact” injury. **Many “low impact” accidents do cause hidden injuries if the occupant is not expecting a sudden impact, like Mike.**

I was able to take the pressure off Mike while I took the insurance company to court to force them to live up to their legal “**obligations.**” Most importantly, I sat down with Mike and explained what his rights were concerning the personal injuries he had suffered.

He never understood what was involved with the legal process until I told him that he had “rights,” including compensation for the pain and suffering he was experiencing from this accident. I gathered Mike’s medical records together and over a period of several months of negotiations was able to obtain a fair and just settlement. It took some time, but it was acceptable to Mike and me. The bottom line is that the settlement was “right” and it was what Mike deserved.

## **NO MIRACLES – JUST HARD WORK...!**

Now, I didn’t work any special miracle on these cases, I just did my job as a lawyer. I did the hard work that I was supposed to do that was necessary to help my clients. I investigated their claim, hired necessary expert witnesses, interviewed the witnesses and doctors, examined the medical records, documented and verified their damage claims, I knew the law, followed the proper procedures and held my ground for my clients.

**The tragedy in all of this is that there are many people out there just like Monique, Eric, and Mike.** Every year, hundreds, if not thousands of people are injured in automobile accidents, at work, in a slip and fall or by a defective product. In some way or another they’re injured all over again by uncaring insurance companies they’re up against.

**NOTICE: BY LAW I MUST INFORM YOU THAT:**

PAST RESULTS ACHIEVED ARE NOT A GUARANTEE OF FUTURE RESULTS. EACH CASE IS UNIQUE AND REFERENCE MUST BE MADE TO THE SPECIFIC LEGAL AND FACTUAL CIRCUMSTANCES PRESENTED.

## **ARE YOU COUNTING ON THE INSURANCE COMPANY TO TELL YOU THE... *TRUTH?***

The harsh reality is that the BIG, STRONG AND POWERFUL insurance companies often try to force the injured party into accepting a lower settlement for their injuries than they truly deserve. The truth of the matter is that insurance companies are in business to

make money and the less they pay you, the more profit they can put into their deep pockets.

Please do not let this come as a surprise to you, but there is a strong possibility that the insurance company you have been or will be dealing with **will try to get you to accept to a lesser amount than you deserve.** Many of these cases happen each year with hundreds of people recovering with far less compensation that they're entitled to receive.

## **Please, Don't Let This Happen To You! Protect Yourself By Learning The Secrets Insurance Companies Don't Want You To Know!**

The first thing I want to tell you is that rigid time deadlines exist in which to sue or make claims for different types of actions. The failure to act timely to protect yourself can become a complete barrier to your right to recover!

The following is a general statement about *some* deadlines for *some* types of cases:

- Motor Vehicle Accident: 3 years
- Slip and Fall: 3 years
- Claims against government entities: 180 days notice to the entity from discovery of claim.

**(WARNING: THESE ARE GENERAL STATEMENTS OF LIMITATIONS. THERE ARE MANY EXCEPTIONS AND YOU SHOULD CONSULT AN ATTORNEY CONCERNING YOUR PARTICULAR CLAIM AND THE APPLICABLE STATUTE OF LIMITATIONS AND ANY AVAILABLE EXCEPTIONS.)**

## **IF INJURED BY SOMEONE ELSE'S FAULT, WHAT ARE YOU ENTITLED TO?**

I want you to know that if you are injured through no fault of your own but by someone else's negligence, **Maryland** law entitles you to recover various types of damages:

- **Pain And Suffering**: Ordinarily, the most "valuable" element of your bodily injury claim is the right to compensation for physical pain and mental anguish you have

suffered and will endure in the future because of your injury. These general damages are in addition to and may be far more than the amount of your lost earnings and medical expenses.

- **Loss Of Earnings:** You are also entitled to recover the loss of earnings suffered from your injuries. Thus, wages, commissions, bonuses and all other earnings and fringe benefits are recoverable.
- **Future Loss Of Earnings:** If your injuries permanently limit your ability to earn, you can recover the value of the reduction in earning capacity with reasonable probability which will occur in the future. These damages compensate you for your lost earning power over the remainder of your working years.
- **Death:** Damages for “wrongful death” are available for the wife, husband, parent and child of the deceased person. Sometimes, persons related by blood or marriage, who were dependent upon the deceased, may recover. Damages are not limited to economic loss and may include damages for mental anguish, emotional pain and suffering, loss of society, companionship, comfort, protection, marital care, parental care, attention, advice, counsel, training, guidance or education. Damages are available for the deceased’s estate as well.
- **Disfigurement:** If the injury causes scarring or other unsightly marks, you are entitled to recover for the disfigurement and humiliation or embarrassment associated with the disfigurement.

**Damage To The Marital Relationship:** Serious injuries to one spouse may cause damage to the marital relationship. If this occurs, you are entitled to recover for the loss of society, affection, assistance, conjugal fellowship and loss or impairment of sexual relations that occurs.

**Damage To Your Vehicle Or Other Personal Property:** You are entitled to be made whole for any damage to your personal property. Where they can repair your vehicle, you are entitled to recover the reasonable cost of restoring the vehicle to its condition before the collision. In addition, you may recover the cost of substitute transportation necessarily incurred while they are repairing your vehicle.

**(WARNING: CHANGES IN THE LAW CONCERNING DAMAGES OCCUR FREQUENTLY. YOU SHOULD CONSULT WITH AN ATTORNEY WITH RESPECT TO THESE CHANGES.)**

## **WHERE DO WE GO FROM HERE?**

**THE MOST IMPORTANT SECRET TO KNOW TO AVOID BEING RIPPED OFF BY INSURANCE COMPANIES IS TO HIRE THE MOST COMPETENT, AGGRESSIVE, STRONG WILLED, AND SAVVY ATTORNEY YOU CAN FIND!**

Why do you think insurance companies always try to get injured people to settle their claims without legal assistance from a competent personal injury lawyer?

Because they can pay less than they should and get away with it. Leaving you with less than you deserve! The only problem here is, there are so many lawyers! How will you know if the lawyer you hire is experienced? How will you know the lawyer you have is going to be the most **competent, aggressive, strong willed, and savvy** attorney you can get? **Finally...**

## **HERE'S WHAT I CAN OFFER YOU...**

If this Special Report makes sense to you in any way, then you probably have a few questions. Since you may be uncertain about whether you have a valid personal injury claim or what to do about it, **I offer a free, one hour consultation and review of your case.**

**Please call me while this report is still fresh in your mind. I will set aside one full hour to meet with you at no cost and with no obligation!** This consultation will allow you to protect your rights and maximize the value of your case. You'll be able to get all of your questions answered and go forward with confidence and peace of mind.

**Here's how it works:**

First, I will go over the facts of your case with you, ask you questions and review the police report and any photos, estimates or other papers you may have. Then, when I have a clear understanding of what happened, I'll give you my opinion about your case, including your chances for recover and any problems I see. Every case is different and I'll tell you what I think is best for you under your specific circumstances.

I will also explain your legal rights and your obligations. I'll tell you what papers need to be filed and what reports need to be made. I'll also explain the entire claims process, so you'll know exactly what happens from start to finish.

If the facts are in dispute, I'll tell you what can be done to prove your side. I'll also tell you how to protect yourself from insurance adjusters and investigators. They can be tricky. I'll show you how to keep them away from you.

Some lawyers may miss little things that can make a big difference to you. The biggest settlements often go to those who avoid insurance company traps by doing the little things right. **I'll give you "five" keys most lawyers will never tell you so that you get every penny you deserve.**

The only thing I won't do is give you an opinion of what your case is worth. It is impossible to evaluate a case until you have recovered from your injuries and all of the medical bills, records, loss of earnings and other evidence are in hand.

Of course, I will also answer all of your questions. This way, you will understand

exactly where you stand with your case. Of course, I'll also discuss my services with you.

I'll tell you what I can do for you, should you decide to hire me and explain how the fees and costs work. I am willing to answer any questions you may have about my background and legal experience including the number of cases I've taken to court in front of "live" juries.

As a result of this consultation, you will know what to expect in the coming weeks and months to come. No stone will be left unturned. You will have the information you need to be able to make an informed choice about your case. You'll leave my office more knowledgeable and more confident about the future.

## **A SPECIAL FREE GIFT JUST FOR COMING IN...**

## **YOU WILL ALSO RECEIVE TWO BONUS REPORTS!**

### **Bonus Report #1 Is Entitled:**

**"What You Should Know About Obtaining Compensation For Your Personal Injuries."**

This report reveals critical information about injury claims so that you will better understand your rights when injured by wrongful conduct. You will have the report to keep in your car so necessary information can be recorded when a collision occurs.

### **Bonus Report #2 Is Entitled:**

**"What to Do If You Are in An Automobile Accident."**

The report explains what happens in an accident, what information to obtain, what to say and what not to say, who to call, a form to record necessary

information and everything else you need to do to protect your rights and make this traumatic time a lot less of a headache.

The Value of This Personal Consultation and Evaluation Exceeds \$200.00: The Two Bonus Reports Over \$50.00. This auto accident audit consultation and bonus reports can save or make you thousands of dollars in higher settlements, fewer problems and untold aggravation. It is yours to keep just for coming in and without cost or obligation of any kind!

Again, the consultation is **100% FREE** and without obligation. There will be no one to pressure you. I treat everyone with the same respect and courtesy I expect in return. **You will get a FREE confidential case audit and analysis of our injury claim and the opportunity to learn your rights, remedies and options available to you.** I will tell you the pros and cons of the options available.

It is my sincere hope that during this interview I can help you find a way to obtain compensation for your injuries, find out if the insurance companies you are up against are withholding benefits from you or whether these insurance companies are pressuring you to make a wrong decision for a quick settlement.

Now, you may be wondering how I earn my money and whether you ever have to pay me an hourly fee. **Well, I only get paid when I collect money for my clients who have personal injury claims and we never require them to pay hourly fees.** I only get paid if you get paid. So, I have an incentive to devote my time to your case and fight for your rights to receive the kind of compensation you truly deserve!

## **HERE'S MY GUARANTEE TO YOU?**

I will invest my time, my resources and abilities into your case. I will even share the risk of success with you. **This is my guarantee of commitment to you.** In most cases, I will advance all of the initial costs for your case. Because of this, you will be able to get your case started without paying any money out of your pocket.

(NOTICE: CLIENT MAY BE RESPONSIBLE FOR EXPENSES IN SOME TYPES OF CASES.)

Our Columbia offices are conveniently located and handicapped accessible. What this means to you is you don't have to inconvenience yourself by fighting downtown traffic or paying for parking and you can get your case started immediately.

**THE WORST THING YOU CAN DO  
IS WHAT TOO MANY PEOPLE DO – DELAY OR DO NOTHING AT ALL!**

Way too many people have told me they wished they had acted sooner before important witnesses moved and could no longer be found, before delays or gaps in their medical treatment proved fatal to their case.

I have encountered many people who have suffered injuries from an auto collision or who have been injured at work, but they failed to seek the “right” legal advice.

Some of these people haven't gone to a lawyer because they did not know they had the right to compensations, some were intimidated and some had bad experiences with other lawyers in the past.

**TO TAKE ADVANTAGE OF MY NO RISK, NO HASSLE OFFER, PLUS RECEIVE THE TWO BONUS REPORTS, CALL 410-992-6603 FOR YOUR APPOINTMENT.**

When you call the office, please ask to speak with my assistant, Sylvia, to arrange a one-on-one consultation with me for one full hour to discuss your case at no charge. I will be happy to answer your questions, give you the benefit of an objective analysis and then, it's up to you to decide what you want to do. Even after that, you are under no obligation to use me as your attorney! I hope I have made this as easy as possible for

you.

Thanks again for ordering this Special Report; I look forward to hearing from you!

Yours truly,

*Damani K. Ingram*

Damani K. Ingram, Esq.

***“Dedicated To Protecting YOUR Rights!!!”***

P.S. If you were not alone in the vehicle during the time of the accident, the other person may also want to receive the FREE Auto Accident Audit and the TWO FREE Bonus Reports. Please let our office know if there was more than one other person in the vehicle and we will make sure that they also receive the FREE Bonus Reports.