

## Injured? You Just May Need A Lawyer



**I**magine that you're stopped at a red light. From your rearview mirror you see a large SUV approaching that doesn't appear to be slowing down. Suddenly, you're hit from behind. The first thing you do is make sure you still are in one piece.

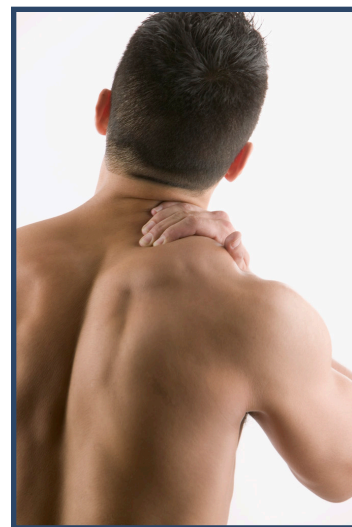
You seem to be, but when you attempt to move, everything hurts.

The driver who hit you also is traumatized. He is apologetic, so you assume he will be cooperative if your injuries require compensation. You are taken by ambulance to the nearest hospital where doctors discover you've suffered several fractures, and begin scheduling tests to rule out traumatic brain injury. There could be permanent damage. This happens every day.

The unfortunate fact is that when you are injured as a result of someone else's negligence, it can be difficult to obtain the compensation you deserve. Too often, the individual responsible for your injuries ultimately will not admit culpability. You simply cannot count on insurance companies to fulfill their obligations - insurance companies are not in business to compensate you for your suffering; they are in business to make money and save it whenever and wherever they can.

That leaves you with the burden of proving that you

were injured due to someone else's negligence. Facing this situation without legal counsel puts you at a tremendous disadvantage. You can be certain that the insurance company you seek compensation from has their own attorneys, and their goal is to get away with paying you as little as possible, if at all.



### *Level The Playing Field*

The only way to level the playing field is to find yourself a knowledgeable personal injury attorney. First, a knowledgeable personal injury attorney knows whether you actually have a case. He or she will help you to sort through the details of your accident or injury to determine whether:

- a. you have a serious injury;
- b. your injury or condition was a result of someone else's negligence or your own negligence;
- c. you have medical substantiation;
- d. the responsible party has adequate liability insurance.

Your attorney prosecutes injury cases and negotiates with insurance carriers on a daily basis - that is the nature of this area of law. He or she is in a much better position to obtain a favorable settlement, and guide you through the difficult process of litigation and try your case to verdict, if necessary.

# Traumatic Brain Injury - Don't Ignore The Symptoms

Each year, approximately 1.7 million Americans sustain traumatic brain injury (TBI). According to the Centers for Disease Control, 275,000 are hospitalized and 1.365 million (almost 80%) are treated and released. However, 52,000 Americans die from Traumatic Brain Injury annually - that's over 30% of all injury-related deaths.

## Types Of TBI

Severe head injuries are those caused by penetrating, open wounds to the head. In many cases, the skull has been crushed or fractured. These are injuries that might occur during a serious car or motorcycle accident, during an extremely violent assault, or during a construction accident. When severe head injuries happen, there usually is no debate as to whether the victim needs a doctor. Usually, an ambulance is called without hesitation.

However, the more common type of traumatic brain injury, a concussion, can be deceiving. A person



can suffer a concussion as a result of a serious blow to the head (in which case, most often he or she would be rushed to the hospital). Or, someone can suffer a concussion from a seemingly harmless trip and fall accident. Herein lies the danger. Too often, people think: 'I'm ok' or 'I'll see how I feel later on.' The problem is, later on might be too late.

## Know The Symptoms

The best way to protect yourself from underestimating the seriousness of a concussion is to know the symptoms including:

- headache;
- slurred speech;
- vomitting or nausea;
- problems with coordination;
- dilated pupils;
- blood from the nose or the ears;
- fatigue or drowsiness;
- numbness.

In more serious concussions, an individual might experience a seizure, appear confused or disoriented, or actually lose consciousness.

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### There Are Different Kinds Of PI Attorneys

All personal injury attorneys do not focus on the same areas of the law. For instance, some focus exclusively on auto and motorcycle accidents; some focus on product liability or construction accidents. Other personal injury attorneys focus solely on medical malpractice, and within that category, there are sub-categories.

Make sure to interview your prospective attorney, obtain references, if possible, and make sure that he or she has experience with your type of injury or condition. After you've made your decision, make sure to be absolutely forthright with your attorney, as the details of your case can mean the difference between a successful or unsuccessful resolution. -2-

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The Noll Law Firm  
 170 Old Country Road  
 Mineola, NY 11501  
 Phone: 516-307-1199  
 Email: [rnoll@lawnoll.com](mailto:rnoll@lawnoll.com)  
 Website: [www.nytrialattorney.com](http://www.nytrialattorney.com)



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## Bike Lovers: Be Safe Out There



**I**n the interest of full disclosure, I must admit that I own a motorcycle. I enjoy the freedom and exhilaration that you get from a great ride. However, I'm also a personal injury trial

attorney who too often represents clients seriously injured in motorcycle accidents. Most often, it's not their fault. But, as a bike rider and an attorney, I believe in being overly prepared and overly cautious. So here are some generally accepted safety rules for those who love the freedom of the road.

First, learn to ride your bike. Not all motorcycles are created equal. And, even though you may have owned a bike 15 years ago and think you know what you're doing, you could always use a refresher course. You've gotten older and technology has changed.

Second, be a defensive driver in *overdrive*. That is, always be aware that because you're on a bike, you will be the one that gets hurt, not the guy in the truck or the woman in the Subaru. Follow the rules of the road to the exact letter of the law, and be on alert for everyone else's mistakes.

Third, wear every piece of protective gear available including helmet, eye protection, leather or other thick protective clothing, long sleeves and pants, protective gloves and boots. They call it protective gear for a reason - you may need the protection.

Fourth, make sure everyone can see you! Wear bright colors and use reflective decals on your bike and on your clothes. You have headlights and brakelights so use them when necessary. Make your presence on the road well known.

One last thing, enjoy the ride! I know I will.

## Insurance: Focus On Tom Gisbon, LI Broker

*Q.- What services do you provide?*

A – My main focus is on commercial insurance for businesses as well as health insurance. Through my agency, I am able to supply comprehensive insurance for my customers' homes as well as auto insurance.

*Q – What makes you different from other insurance brokers?*

A – I don't feel I am here to sell, but rather to consult. I believe it is better to review the needs of a company and show them the products that can cover their needs. Also, I am very big on using or referring the services of my customers. There is an old saying: *business is business*. But, that doesn't mean you can't have a deeper relationship with your customers. Supporting my customers is an important part of what I do.

*Q.- What is most satisfying about your profession?*

A – It may sound silly, but in today's uncertain times I am very gratified when I can help my current and new customers save on their premiums. Helping customers save money will help ensure their chances of staying in business and growing that business. That's a win win situation.

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## Traumatic Brain Injury

*Continued from P.2*

### What To Do When You're Injured

The insidious thing about TBI is how it often can go unnoticed. An individual could trip and fall, get up, and feel relatively normal. Then, hours or even days later the symptoms may manifest. Last year, actress Natasha Richardson had a skiing accident and later died because she didn't recognize the seriousness of her accident. Unfortunately, she waited hours before getting medical attention. The bottom line is: whether you suffer a mild or severe head injury, always seek medical attention. Most people fully recover from mild head injuries. But there are instances where people are more seriously hurt than they realize. Playing it safe can save your life.

## Insurance: Focus On Tom Gibson, LI Broker

*Continued from P.3*

*Q – What is the most important aspect of insurance coverage that an insured should look for when comparing carriers?*



A – They should ask: what is the quality of the company? Insurance companies are rated and it is important to make sure the company the insured is going to sign with has a good rating. No one wants to make a claim but when something happens and a claim needs to be made, the insured should know that the insurance company is there and ready to pay the claim.

*Q – As a personal injury attorney, I am constantly battling insurance carriers on behalf of my clients (even their own carriers). What should my clients look for in a carrier when purchasing liability (auto or premises), health or disability coverage?*

A - Make sure the company has a good record for paying claims. Ask your broker about the company. Ask other people who they use and what has been their experience. There is nothing more frustrating than waiting or fighting to get paid on a claim. It is also extremely important to have your broker review your policy so you understand your coverage. If the broker isn't willing to sit down and go over the policy, I would find another broker. It is extremely frustrating to find out that you are not covered for something you thought you were covered for. It seems most everybody finds out too late.

**For more information about business, health, home, or auto insurance, contact: Thomas W. Gibson, 6 Harbor Hill Road, Glen Cove, NY 11542. Phone: (516) 801-4779. Email: gibsonwg@optonline.net**

*Fold*



170 Old Country Road  
Suite 316  
Mineola, NY 11501



**To:**