
Principles of Client Service

Bolhouse, Baar & Lefere is a team of dedicated attorneys, legal assistants and support staff committed to providing the highest quality legal representation possible to our clients. Our *Client Service Principles* are at the heart of all we do.

Integrity

Every member of our firm promises to act in a professional and ethical manner and with integrity and honesty at all times.

Responsiveness

We are prepared to meet your legal needs efficiently and in a timely manner to help you quickly resolve your issues. We will focus on you and your goals in an effort to make our attorney-client relationship a positive one.

Quality

We are committed to excellence in everything that we do and promise you the highest quality legal services possible.

Value

The cost of our services is an important consideration for you and we promise to provide services at costs that are fair and reasonable.

Bolhouse, Baar & Lefere, P.C. Attorneys At Law

Automobile Accidents

Bolhouse, Baar & Lefere, P.C.

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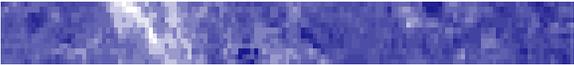
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as an Injured Person*



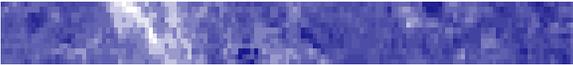
INTRODUCTION

Sustaining an injury in an automobile accident can be devastating in many ways, particularly for an individual who is unable to work for a period of time because of the injuries he or she sustained in the accident.

With very few exceptions, persons who are injured in an automobile accident, even if it doesn't involve a second vehicle, are entitled to have all medical bills and lost wages reimbursed by the appropriate insurance company. Lost wages are available for persons who are self-employed, and even those who may be temporarily unemployed. Furthermore, the insurance company is obligated to reimburse an individual, even if it is a spouse or family member, who helps take care of them while they are recovering from their injuries.

Quite often confusion arises because the injured person, or their family, doesn't understand whether their health insurance company is responsible to pay the medical bills or if the automobile insurance company is obligated to do so.

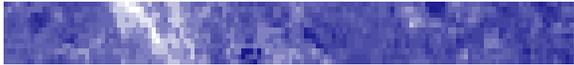
Let our experienced attorneys answer your questions regarding the right to recover reimbursement and compensation from the appropriate insurance companies.



FIRST PARTY BENEFITS

If you are injured in an automobile accident in Michigan, and the vehicle in which you were riding was required to be registered in Michigan, you are probably entitled to the following first party Personal Injury Protection (PIP) benefits:

- Medical costs and expenses for treatment of injuries, including rehabilitation expenses.
 - Reimbursement for lost income resulting from the injuries, for a period of up to three years.
 - Reimbursement for ordinary and necessary services you would have performed for personal or household benefit (for example, assistance with childcare, cooking, cleaning, lawn care, etc.)
 - Reimbursement for mileage to and from doctor and rehab appointments.
 - In the event of death, limited coverage for funeral and burial expenses.
 - In the event that disability results from your injuries, you may be eligible for vehicle or home modification to accommodate your resulting disability (for example, an accident victim who is confined to a wheelchair may need home modifications or a vehicle which can accommodate their wheelchair.)
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THIRD PARTY BENEFITS

Third Party Benefits provide damages for pain and suffering, scarring, disfigurement, or death, as well as wage loss in excess of 3 years. Third-Party claims are filed against the at-fault driver whose negligence caused the accident. In Michigan, to prevail in a claim against a careless driver for non-economic damages, the injured victim must show that he or she suffered a "threshold injury" which State law defines as a serious impairment of an important body function, serious disfigurement or scarring, or death.

These are things you can do to maximize your recovery from an at-fault driver's insurance company:

- Don't wait to contact an attorney. The longer you do, the greater the likelihood that important evidence will be lost or the statute of limitations will run out.
 - Seek medical attention immediately; your health comes first.
 - Equally important is following your doctor's advice.
 - Take pictures and videotape of the accident scene, your injuries, scars, etc.
 - Save all your receipts and bills
 - Don't discuss your injuries or the accident with the at-fault driver's insurance company.
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