



FOUNTAIN LAW FIRM

HELP FOR THE INJURED

BICYCLE ACCIDENTS



If you have been seriously injured when bicycling, please call me for a consultation. Bicycling is an enjoyable hobby. Many people also ride their bicycles to work. However, it should come as no surprise that the drivers of vehicles frequently aren't paying attention and don't see a bicyclist. Even worse, some drivers don't want to share the road with bicycles. These situations unfortunately lead to collisions and injuries.

I am experienced in representing bicyclist. The other person's insurance company will usually try to find every way possible to assign fault to you. It is crucial not to give a statement to any insurance adjuster before consulting with an attorney.

The insurance adjuster who tries to take your taped statement is not just trying to get your side of the story. Their objective is to help their employer, the insurance company. Consulting an attorney before giving a statement is one of the most important things you can do.

First of all, Indiana is a comparative fault state. This is a legal concept which divides fault between the plaintiff, the defendant and any non-parties. That means that one person or business entity does not have to be 100% at fault. Fault is divided between the parties and any non-parties, and your claim will be reduced or even denied accordingly.

Insurance adjusters try to find ways to assign some or all of the fault to you. If you do not think this is possible, consider that they have received a great deal of training in how to take statements. Insurance adjusters ask for very detailed information when usually only a few facts are important. They ask additional questions in hopes that you will either contradict yourself or make an admission of a fault.

Insurance company claim adjusters always try to find a way to assign fault to the adverse party - that is you - because it is part of their job. In claims involving bicycles their job frequently is to try to assign the majority of fault to you so they can completely deny your claim.

Although minor compared to your injuries, I also am committed to obtaining the maximum compensation available by law for your damaged bicycle and gear. I do not charge any fee for my assistance with your property damage claim.

MOTORCYCLE ACCIDENTS



If you have been seriously injured on your motorcycle, please call me for a consultation. More and more people are enjoying the freedom and pleasure of biking. Unfortunately, this pleasurable hobby can sometimes lead to serious injury. It should come as no surprise that the drivers of vehicles frequently aren't paying attention and don't see a biker. Even worse, some drivers don't want to share the road with motorcycles.

I am experienced in representing bikers. The other person's insurance company will usually try to find every way possible to assign fault to you. It is crucial not to give a statement to any insurance adjuster before consulting with an attorney.

The insurance adjuster who tries to take your taped statement is not just trying to get your side of the story. Their objective is to help their employer, the insurance company. Consulting an attorney before giving a statement is one of the most important things you can do.

First of all, Indiana is a comparative fault state. This is a legal concept which divides fault between the plaintiff, the defendant and any non-parties. That means that one person or business entity does not have to be 100% at fault. Fault is divided between the parties and any non-parties, and your claim will be reduced or even denied accordingly.

Insurance adjusters try to find ways to assign some or all of the fault to you. If you do not think this is possible, consider that they have received a great deal of training in how to take statements. Insurance adjusters ask for very detailed information when usually only a few facts are important. They ask additional questions in hopes that you will either contradict yourself or make an admission of a fault.

Insurance company claim adjusters always try to find a way to assign fault to the adverse party - that is you - because it is part of their job. In claims involving motorcycles their job frequently is to try to assign the majority of fault to you so they can completely deny your claim.

I am also committed to obtaining the maximum compensation available by law for your damaged motorcycle and gear. I do not charge any fee for my assistance with your property damage claim.

PEDESTRIAN ACCIDENTS



If you have been seriously injured when walking, please call me for a consultation. I am experienced in representing pedestrians. The other person's insurance company will usually try to find every way possible to assign fault to you. It is crucial not to give a statement to any insurance adjuster before consulting with an attorney.

The insurance adjuster who tries to take your taped statement is not just trying to get your side of the story. Their objective is to help their employer, the insurance company. Consulting an attorney before giving a statement is one of the most important things you can do.

First of all, Indiana is a comparative fault state. This is a legal concept which divides fault between the plaintiff, the defendant and any non-parties. That means that one person or business entity does not have to be 100% at fault. Fault is divided between the parties and any non-parties, and your claim will be reduced or even denied accordingly.

Insurance adjusters try to find ways to assign some or all of the fault to you. If you do not think this is possible, consider that they have received a great deal of training in how to take statements. Insurance adjusters ask for very detailed information when usually only a few facts are important. They ask additional questions in hopes that you will either contradict yourself or make an admission of a fault.

Insurance company claim adjusters always try to find a way to assign fault to the adverse party - that is you - because it is part of their job. In pedestrian claims their job frequently is to try to assign the majority of fault to you so they can completely deny your claim.

CHILDREN'S INJURIES



Has your child been seriously injured due to the negligent act of another person?

Children's personal injury actions require special sensitivity in their handling. Parents of children sometimes hesitate to bring actions on behalf of their children because they want to protect them from involvement in the legal system.

I will honor your concern about your child and do everything possible to shield them from the legal process. The first thing the insurance adjuster will usually want to do is take your child's statement about what happened. They must have your permission before taking a statement, and sometimes will even try to take one when you are not present. Your child should not be subjected to giving a statement.

Further, there are special laws in Indiana that apply only to settlement of children's personal injury actions. That is why it is so important to call me for a consultation. My consultations are free.

Injuries involving children can last a lifetime. We help the victims of child injuries and child abuse. We know the enormous difficulties presented by these situations, and want to see children receive the justice and compassion that they deserve. We also understand the heavy emotions that accompany these cases and provide experienced, compassionate, representation.

There is never any attorney fee until your child's case settles.

The following are some examples of injuries children can experience:

Birth Injury
Cerebral Palsy
Brain injury
Paralysis
Amputation
Medical Negligence
Traffic Accidents
ATV/Recreational Vehicle Accidents
Drowning Accidents
Bicycle Accidents
Pool Injuries
Dog Bites/Animal Attacks

Burn Injuries
Vehicle Back Up Injuries
Medication Errors
Day Care Injuries or Abuse
School Injuries
School Crossing Injuries
Defective Toys and Products
Child Sexual Abuse
Spinal Cord Injury
Traumatic Brain Injury
Wrongful Death

PERSONAL INJURY QUIZ



PLEASE TAKE THIS QUICK 5 QUESTION QUIZ BEFORE YOU CALL THE OTHER PERSON'S INSURANCE COMPANY – I THINK YOU WILL BE SURPRISED BY SOME OF THE ANSWERS.

QUESTION #1: The insurance company for the at-fault driver wants to help me.

Yes _____ No _____

QUESTION #2: It is easy to handle an insurance claim myself.

Yes _____ No _____

QUESTION #3: The insurance company for the at-fault driver will pay all my medical bills once they are forwarded to them for payment.

Yes _____ No _____

QUESTION #4: It is easy to determine who was at fault in a crash. The police report says that the other person was at fault so their insurance company will automatically help me when I call them.

Yes _____ No _____

QUESTION #5: The value of my personal injury settlement is based on some cut-and-dried formula, such as three times my medical bills.

Yes _____ No _____

SEE NEXT PAGE FOR ANSWERS

QUIZ ANSWERS



ANSWER NO. 1: No. The at-fault driver's insurance company wants to save money for their company, not to help you.

ANSWER NO. 2: No. The first red flag should occur when the other person's company asks to take your statement. Why do they need your statement when their insured caused the collision? Why don't they just accept responsibility and ask you how can they help you? The answer is that the claims adjuster hopes they can find a way to assign some fault to you, or obtain other information regarding your medical history etc., which will help them reduce the value of your settlement. Remember, the insurance adjuster is trained and experienced in taking statements, and knows specifically what detailed questions to ask to help reduce your claim. You do not have experience in this area.

ANSWER NO. 3: No. The insurance company for the other driver will not pay for any of your medical bills until you have signed a full and final release for your personal injury settlement. Until then, you need to have a plan for paying for your medical treatment. I am experienced in dealing with health insurers, auto insurers, Medicare, Medicaid, and medical providers to reduce the amount that has to be paid to them out of your settlement. There are many different legal situations which need to be addressed regarding your medical bills. Let me help you with them.

ANSWER NO. 4: No. Indiana is a comparative fault state, and the other person's insurer will try to save money and find a way to apportion fault to you. As a simple example, even if you are rear-ended, the other person's insurer can try to assign fault to you by claiming you stopped too suddenly, did not have brake lights, etc. The police report is hearsay and cannot be used as evidence.

ANSWER NO. 5: No. If it was that easy, there wouldn't be any claims adjusters or personal injury attorneys. The value of your personal injury claim is based on many factors. You are entitled to compensation for your actual expenses and damages, including medical bills and lost earnings. However, you are also entitled to compensation for your pain and suffering. The value for pain and suffering can vary greatly from case to case and is based in part on how seriously you are injured, what kind of medical treatment you have, and whether or not you have any permanent impairment. And, there may be other damages you are legally entitled to, depending on your situation.

The claims adjuster's job is to pay you the lowest amount possible. If I represent you, I pledge to aggressively fight for you

Protect Yourself. Preserve Evidence.



Preserving evidence after an accident is important. However, it is critical after a semi accident because reconstructing the scene can be difficult. Proper reconstruction can mean the difference between winning and losing a case.

Accident reconstruction, especially involving a semi, is extremely difficult to do. You can help by preserving vital information:

1. Take pictures of your injuries...BEFORE you begin healing
2. Take pictures of your vehicle
3. Take pictures of the accident scene – road shot, skid marks, broken glass, various angles, including close-ups, etc.

The Fountain Law Firm is committed to helping you obtain the maximum amount available by law in Indiana for:

- Damage to your vehicle
- Lost income and potential future income
- Funeral expenses
- Medical or physical therapy expenses
- Projected health care
- Pain and suffering.

If you're unsure about your case, a FREE consultation can provide you with peace of mind. Merry Fountain will personally ensure that you understand your rights, your options, and the consequences of your decisions before proceeding.

Semi and Commercial Truck Collisions

- In 2008, 380,000 large trucks** were involved in traffic crashes in the United States; 4,066 were involved in fatal crashes. A total of 4,229 people died (11% of all the traffic fatalities reported in 2008) and an additional 90,000 were injured in those crashes.
- 1 out of 9 traffic fatalities in 2008 resulted from a collision involving a large truck.
- Nearly _ of all large-truck drivers involved in fatal crashes in 2008 had at least one prior speeding conviction.

*NHTSA's National Center for Statistics and Analysis

**gross vehicle weight rating greater than 10,000 pounds

Traffic accidents involving large commercial semi trucks can have disastrous consequences. Any collision between a semi truck and other vehicle is likely to result in serious injuries, even death. Frequently, trucking companies blame the crash on you because they don't want to bear responsibility for the collision, especially if it's mechanical failure.

If you or your loved one has been involved in a collision with a semi truck, you are entitled to recover compensation for your injuries. As an experienced personal injury attorney, I can determine whether you have a claim. These cases are generally complex and it is important to investigate, conduct interviews with witnesses, and in some cases reconstruct a scene. Don't lose important evidence by waiting.

Immediately following a collision, the insurance company will begin their investigation by obtaining recorded statements, interviewing witnesses, photographing the scene, obtaining a copy of the police report – typically within the first week of the accident. The purpose of this investigation is to minimize your claim by reaching a quick settlement.

While an insurance adjuster may be friendly and appear helpful, remember that the adjuster works for the insurance company and does not have your best interest in mind. As soon as the insurance adjuster contacts you, they work to shift blame on to you and lessen your claim. The insurance company hopes to avoid future medical expenses, lost wages and other damages such as permanent disability or corrective surgery. Do NOT give a statement to the insurance adjuster. Establishing the appropriate value of your claim for personal injury involves evaluating the nature and extent of the injury, the losses that are recoverable and the liability issues related to the accident.

Semi and Commercial Truck Collisions



As an accident victim myself, I know what you're going through and that you may feel lost and unsure of whom to trust. I know it's overwhelming – where do you even start? Before I was an attorney, I was injured in a collision with a commercial truck. My hand was broken, I had facial scarring and neck pain from the accident. It seemed natural to work with the insurance company. I thought they would keep my best interest at heart and help me. Unfortunately, I quickly learned that the insurance company just wanted to save money and I promptly hired an attorney to protect me.

Since becoming an attorney, it has been my goal to help others so they're not taken advantage of and settle for less. I have been honored to help thousands of people just like you settle their personal injury case. From personal experience, I know that you are already concerned about lost wages, medical bills, transportation, etc. It can be devastating, but you don't have to go through it alone. I will personally help you through this and I will NOT charge a fee until your case is settled.

Your recovery in a personal injury action can include compensation for your medical expenses, hospital bills, lost income, pain and suffering, future medical or physical therapy expenses and compensation for any lost wages resulting from the accident. You may be entitled to other compensation for special losses.

Call me today for a FREE personal injury consultation. I will ensure that you understand your rights, your options and the consequences of your decisions before proceeding with representation.

FOUNTAIN
LAW FIRM
—
HELP FOR THE INJURED

Merry M. Fountain, P.C., Attorney at Law | Chamber of Commerce Building | 320 North Meridian, Suite 916 | Indianapolis, IN 46204 | 1-888-242-HURT toll free | 317-917-7873 phone | 317-423-2967 fax

Frequently Asked Questions

Q. How much is my case worth?

A. Many factors are involved in the evaluation of your claim. Most importantly – your diagnosis, length of medical treatment, type of medical treatment and whether you have any permanent injuries.

Q. I have been seriously injured. How do I pay my bills while I am recovering? I don't want to settle, but I'm not sure what to do.

A. Do not make the mistake of settling too soon for a small amount of money. I am experienced and committed to obtaining the best possible settlement for you. I can help you now with immediate problems, including medical bills. Allow me to help you through this difficult process.

Q. I have a lot of aches and pains, but no broken bones. Am I still entitled to compensation?

A. Muscle strains and sprains can be very painful and can sometimes be symptoms of more serious injuries. Your compensation for pain and suffering will depend on the nature and extent of your injuries.

Q. My vehicle was damaged in the crash. I need transportation now. What do I do?

A. If you were injured in an auto accident, I will help you obtain a rental car and maximize the amount available under Indiana law for your vehicle, with no fee on the settlement for your vehicle.

Professional Affiliations, Member:

Indiana Trial Lawyers Association
American Association for Justice
Indiana State Bar Association
Indiana Citizens for Free Speech

**PROTECT
YOUR
RIGHTS**



FOUNTAIN
LAW FIRM
HELP FOR THE INJURED

Chamber of Commerce Building
320 North Meridian, Suite 916
Indianapolis, IN 46204
1.888.242.HURT toll free
FountainInjuryLaw.com

FOUNTAIN
LAW FIRM
HELP FOR THE INJURED



"I am dedicated to helping injured people and their families."
Mary M. Fountain
Attorney at Law

AVOID THESE COMMON MISTAKES

- Do not give a recorded statement to the other person's insurance company without consulting an attorney first.
- Do not sign papers regarding your claim without consulting an attorney.
- Do not wait for "something to go wrong" before you consult with an attorney.
- Some evidence can be lost within the first few days if not properly preserved. Consult with an attorney before any valuable evidence is lost.
- Do not delay in obtaining medical treatment for your injuries.

CALL AN ATTORNEY YOU CAN TRUST

- It is imperative that you know your rights.
- Please consult with an attorney who is knowledgeable in personal injury BEFORE discussing anything with the other person's insurance company.
- By law, you are entitled to compensation for your pain and suffering, long-term impairments, lost income and medical bills. You may also be able to collect for other special damages, depending on your situation.

ACT PROMPTLY

- Don't be hasty by signing papers that jeopardize your legal rights.
- Whether you contact me or another attorney, it is critical that you act promptly.
- Crucial evidence in your case can be lost through delays.
- Statements given to the insurance company can jeopardize your case.

PAY NO FEES UNTIL YOU COLLECT

- There are **no fees** for a consultation.
- There are **no fees** until your case is settled!
- There are **no fees** for helping you obtain the best offer by law for your vehicle!

FREE CONSULTATION AND PERSONAL ATTENTION

- I will meet with you personally to discuss your case.
- I will be your representative and provide personal attention. Your case will not be passed off to someone else.
- I will meet with you at your home, the hospital, or other place of your convenience.
- You have nothing to lose by calling for a free consultation.

CALL ME TODAY FOR YOUR FREE CONSULTATION

*If you already have an attorney for your case
it is best to stay with them.*

Talk To Me Today!

The Fountain Law Firm, P.C.
The Chamber of Commerce Building
320 North Meridian Street, Suite 916
Indianapolis, Indiana 46204
FountainInjuryLaw.com

For your convenience my phone is answered
24 hours a day, 7 days a week.

317.917.7873

1.888.242.HURT