

# Protecting Your Money

## Twice A Victim: Finding A Path Forward After An Accident

(NAPSA)—Each year, hundreds of thousands of Americans are injured in serious accidents. Though the causes may be different, one thing is increasingly common: Because there are often long delays in collecting payments for legitimate insurance claims, injured parties can become “twice victims.”

### An All-Too-Common Story

“The bus accident caused serious injury to my right wrist and I broke my left ankle,” said Debra A., a school aide working with disabled children. “During a class trip, the school bus was in an accident and my entire life changed in an instant. While there were safety features on the bus for the children, there were none for the adults. When we crashed, I flew forward and quickly realized I was seriously hurt,” she added.

Debra’s injuries were so serious she could not return to work. Soon, she faced mounting medical bills, she was delinquent on her mortgage, and all her general household and family expenses were piling up. She had nowhere to go and no one to turn to for financial support. There were no family members who could loan her money and since she was out of work, no bank would either. Debra was a victim, not once, but twice. She was hurt in the accident and soon thereafter, she was hurting from the financial realities of life.

With the assistance of her attorney, Debra sued the bus operator whose insurance company fought her for years. “I never dreamed it would take 10 years for the insurance company to pay me the money I was entitled to,” she said. “Everything I worked for, everything I owned was soon going to be lost because the insurance company was finding every reason not to settle. The most insulting part of it all was that during the entire insurance settlement process, I had the feeling that the insurance company was simply trying to wear me down by offering me much less than my attorney felt my claim was really worth. They probably assumed I was getting desperate and they figured I’d jump at a low settlement offer. I almost did.

“With my back against the wall and no place else to turn for financial help, I found a silver lining in LawCash, a leader in the presettlement legal funding



**Accident victims may not have to wait for insurance settlements to start healing physically and fiscally.**

industry. The cash advances from LawCash saved my house, gave me the freedom to take care of necessary expenses, and more important, the advances gave me peace of mind to continue to pursue my case. I felt empowered,” Debra added.

“Once my case was resolved on terms that were fair, I paid back my legal advance and I was able to move on with my life.”

### How Presettlement Funding Works

The service does not promote or encourage litigation. All its clients must be represented by legal counsel and must have filed a legitimate claim before LawCash will accept an application. Nor does it influence the case, as all decisions related to the legal approach and overall strategy are between the victim and his or her lawyer. Perhaps most important, the presettlement funding is not a loan. If the case is lost, the claimants owe nothing. In addition, they’re not required to put up collateral or make interim payments, and the advance has no effect on their credit.

After the accident, Debra was not able to work with her disabled students any longer, but she has not lost her interest in helping others. She is even asking her State Legislators to think about their constituents when considering access to this critical legal funding resource.

### Learn More

For additional facts or to apply, go to [www.lawcash.net](http://www.lawcash.net) or call (800) LAW CASH.