WERE YOU INJURED IN AN

AUTO ACCIDENT?

You are entitled to insurance benefits from your carrier regardless of who was at fault in your accident.





WHAT IS NO-FAULT INSURANCE?

Minnesota law requires insurance companies to pay monetary benefits to people injured in motor vehicle accidents, **regardless of who is at fault for the collision**.

Unfortunately for Minnesotans, insurance companies often severely underpay no-fault benefits or deny them all together.

XYZ AUTO INSURANCEPOLICY #612-952-651-MN

- No-fault coverage is built into all auto
- insurance policies and is an entitlement you already pay for each month.
- While the vast majority of claims are simple car accidents, no-fault insurance may cover you if a car was involved in your injury in any way.
- This means you can bring a claim to your own insurance carrier if you are injured loading or unloading a truck, fueling your car or other vehicle-related activities.

Drivers, passengers, bicyclists and pedestrians are all covered in most circumstances.





WHAT BENEFITS AM I ENTITLED TO?

UP TO \$20,000

in disability expense benefits



DISABILITY BENEFITS INCLUDE:

UP TO **\$500** PER WEEK FOR WAGE LOSS

UP TO **\$200** PER WEEK FOR HOME CARE COSTS (hiring someone to help clean your home, rake leaves, shovel snow, etc.)

UP TO \$20,000 in medical expense benefits

MEDICAL BENEFITS INCLUDE:

Reasonable and necessary **MEDICAL TREATMENT** related to the car accident (exams, surgery, chiropractic treatment, massage therapy, etc.)

MONETARY COMPENSATION for traveling to and from medical treatments related to your accident



Benefit figures represent state minimum coverage. Insurance carriers are allowed to sell policies with higher levels of benefits. Check your insurance policy for your thresholds.

WHAT IF AN AUTO ACCIDENT WAS **MY FAULT?**

If you are injured in a collision that you caused, **YOU CAN** file a claim with your insurance company for full no-fault benefits.

WHAT IF AN AUTO ACCIDENT WAS **MY FAULT?**

If you are injured in a motor vehicle accident and it was NOT your fault, you can claim benefits from TWO insurance carriers — the at-fault person's (a liability claim) AND your own. Claiming benefits from two carriers ensures your losses are completely covered.

How do I apply for benefits?

THE FIRST STEP in applying for benefits is to contact your insurance company and fill out an application for benefits. If you are found eligible, the insurance company should start paying your benefits immediately. **BUT!** Insurance companies are among the most profitable corporations in the world based on a simple business model—pay as little as possible on EVERY claim.





WHY YOU SHOULD SPEAK WITH AN ATTORNEY **EARLY IN THE PROCESS**

Insurance companies have nothing to lose by denying benefits. Most people without an attorney will simply accept the denial and find other means of help.

Hiring a lawyer eliminates the need for you to deal with the insurance company. Your lawyer will handle all the paperwork and requests that insurance companies intentionally make difficult to discourage claims.



WESTON LAW OFFICE HANDLES YOUR CLAIM **AT ZERO RISK**

Weston Law Office supports people with no-fault claims regularly, knows the system and can get your benefits paid quickly. We work on contingency, meaning we only get paid a percentage of what we recover from the insurance company — after they deny your benefits.

If you were injured as a passenger in a motor vehicle accident and do not have auto insurance, contact us about further options.



The only risk in not fighting for benefits is not receiving the help you deserve.

ADVERTISING MATERIAL



If you have questions about whether your injuries are eligible for no-fault insurance benefits, contact Weston Law Office at **612.465.9049** or email **info@westonlawmn.com**.

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