

# Making Life Easier

## After An Accident: Dealing With The 'What Now?'

(NAPSA)—According to the National Safety Council, in the United States there are about 10 million accidents of all kinds each year: from parking lot scrapes to multicar pileups. Nearly 1.3 million people die in road crashes, and an additional 20–50 million are injured or disabled.

### An Inspiring Story

When most people hear the sounds of an auto accident—the screech of tires, buckling metal and breaking glass—their thoughts first turn to the physical damage to the automobiles, and next to the bodily injuries sustained by those involved. Little if any attention, though, is ever paid to the long-term mental anguish that victims of serious auto accidents often endure; sometimes for years, sometimes for life.

For the victims, the incident itself is more often than not a mere blur. Sometimes, they have absolutely no recollection of the crash. It is not uncommon to hear people injured in an accident say that “the first thing I remember is being put in an ambulance. I then remember the pain, followed by an all-consuming sense of ‘what now?’”

For Mary M., a single mother of four living in Rochester, N.Y., a head-on auto crash caused by a driver who last year ran a stop sign was the beginning of an ordeal she could not have imagined the day before the incident. The impact was so great that Mary sustained both shoulder and back injuries. “The air bag went off and the next things I remember clearly were the ambulance attendant pulling me out of the seat of my car, being put on a stretcher, and being taken to the hospital,” Mary said.

As is the case with so many accident victims who suffer non-life-threatening injuries, Mary could not afford the luxury of spending more time in the hospital



**There's a faster way to get the cash for living expenses and medical care while you're waiting for insurance to pay you after an accident.**

than absolutely necessary. “I had to get back to work,” Mary said. “Two of my four boys were at home and I had to get back to my job at a local hair salon. I needed the money. I needed to pay my bills.”

Once back at work, Mary found that the strain her job put on her shoulder and her back was more than she had anticipated. A woman who prides herself on being strong and independent, she reluctantly succumbed to the pain that eventually would require two surgeries, extensive physical therapy and time away from work.

“I was in a panic,” said Mary. “I had to take a great deal of time off from work and the bills kept piling up. While my Social Security check was enough to pay my rent, I had living expenses for me and for my boys that I had to cover. I was desperate, alone and I was getting depressed. I needed help.” Having no one else to turn to, Mary confided in her attorney, who recommended that she reach out to LawCash, a presettlement funding company that, after reviewing her insurance claim already in process, agreed to advance her the cash she needed to pay her bills.

LawCash, a leader in the presettlement funding business, helps to level

the playing field for consumers whose meritorious claims are being delayed. According to Harvey Hirschfield, president of LawCash, “We empower consumers. With cash on hand to pay for life needs and general living expenses, managing cash flow, and securing medical care while awaiting settlement of their insurance case, victims are in a stronger position and don't have to simply accept a lowball amount a company's insurer initially offers.”

### How It Works

LawCash does not promote or encourage litigation. All its clients must be represented by legal counsel and must have filed a legitimate claim before it 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 importantly, 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.

“I hired my attorney because he struck me as a good lawyer and a kind and honest human being,” said Mary. “I never expected that in addition to handling the legal aspects of my case, he would also guide me through some of the greatest and most tumultuous of life challenges that resulted from the accident. The simple act of putting me in touch with LawCash removed the financial pressures that might have forced me into settling for a lower, less fair insurance payout. I'm forever grateful,” Mary said.

### Learn More

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