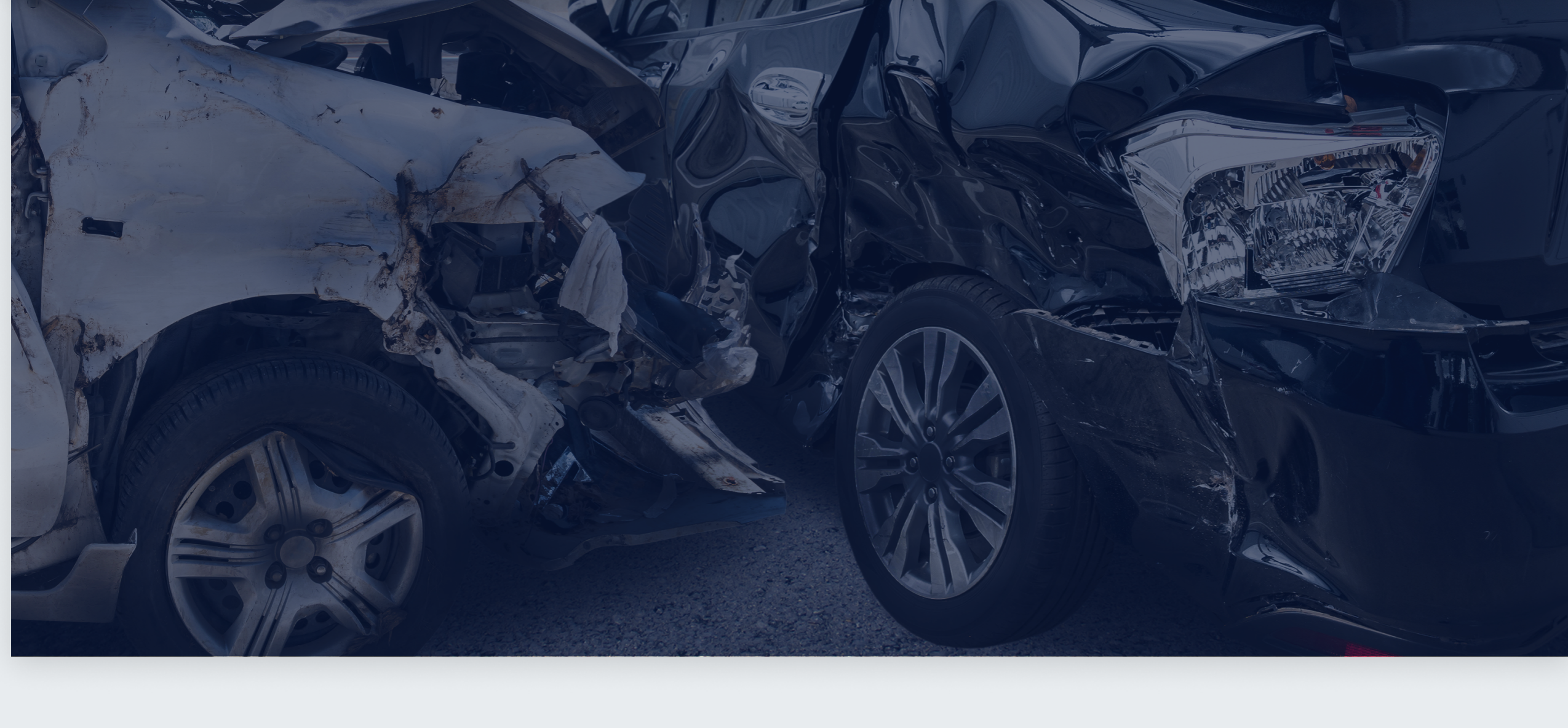


5 Steps We Take to Get You a Top Settlement For Your Car Accident Case



1

Investigation

After consulting with our clients, we move quickly to preserve evidence, often hiring investigators and reconstructionists for a thorough investigation of the facts. This may include photographing the scene, inspecting vehicles, background searches, and obtaining statements from any witnesses or at-fault parties.

We do an extensive investigation into all available insurance coverage to determine the policies of the at-fault driver, along with any uninsured or underinsured coverage in our clients household. Our law firm runs background/asset checks on at-fault drivers to determine the likelihood of recovering any judgement above applicable insurance policy limits.



2

Opening Claims with Health Insurance



Flora Templeton Stuart Accident Injury Lawyers promptly opens all claims for insurance coverage to pay medical bills.

KENTUCKY

We reserve and direct payment of your PIP benefits for medical bills, prescription drugs, lost wages, and home-care assistance.

TENNESSEE

We work with your health insurance and/or MedPay.

ACCIDENTS WITHOUT CAR INSURANCE

We work with your health insurance to get your medical bills paid.

Medical treatment is crucial not only to recover physically, but to document your injuries for the insurance company to receive a maximum settlement.

3

Getting You to Good Doctors & Gathering Medical Records

At Flora Templeton Stuart Accident Injury Lawyers, we get you to good doctors when needed. Establishing an injury claim for maximum recovery requires excellent medical records from physicians.

We will keep track of your medical treatment by obtaining all records and bills directly from the provider to document your injuries for the insurance company.

Flora Templeton Stuart provides **personal representation**, which includes traveling to those clients who cannot travel to us, referring clients to reputable physicians, taking care of medical expenses & lost wages, and hiring expert investigators to preserve evidence.

At our firm, we want to take away the worry and headache of having to deal with the insurance company. Your only job is to get well while we handle the rest.



4

Lifetime Income and College Funds



Some of the worst cases involve children or those catastrophically injured. At Flora Templeton Stuart Accident Injury Lawyers, we go the extra mile to ensure our seriously injured clients' funds are adequate to establish income while preserving benefits they will need such as Medicaid and Social Security Disability.

We take great pride in setting up **annuities for children** so they will be encouraged to further their education once reaching the age of 18 with a college or trade school fund.

If the funds are sufficient, we set aside additional funds later in life for purchase of a home, car, or other permanent asset. We do this because we want our clients under the age of 18 to have a future.

Minors with personal injury cases must place their settlement in a blocked account, so having an annuity is a much better option if sufficient funds are available. Court approval may be required, and our law firm will represent the client (guardian) without any additional fee.

5

Negotiating the Settlement You Deserve

Once you have completed treatment, our office prepares a detailed demand with your medical records for the insurance company highlighting the facts of your case, your injury, and why you deserve maximum recovery. We handle any liens so our clients will be made whole.

It is important to have an experienced law firm that handles injury/accident cases in Kentucky and Tennessee. **Our experienced attorneys have recovered millions of dollars in settlements.** Flora Templeton Stuart has negotiated settlements with thousands of insurance companies over her 45+ years of practice as a personal injury attorney. They know we will fight in court if our clients do not receive the settlement they deserve. We only get paid from your recovery.



Flora Templeton Stuart

Accident Injury Lawyers