

Title: Car accident**Question:**

I had a car accident, which resulted in my temporary disability. Now I'm passing the treatment course. The party in fault's insurance company refuses to pay my medical expenses and temporary disability benefits on the grounds that I visited the therapist. At the same time, they do not repair my car. What should I do in this situation?

Response:

In such a case, we assume that you already submitted your claim to the insurance along with any losses of salary (if you were not able to work) and any other supporting damages regarding your damages and your suffering and that the Insurance denied it on the basis that the facts under which the car accident occurred, was not fault of their client or that you did not need to undertake a medical treatment. As such, you will have to take court proceedings against the Insurance. If you have not yet request the police report from the Traffic Department, first step is to fill the relevant form and request to receive the police report. You can do this through your lawyer. The said report will state and describe the facts under which the car accident occurred. Next step for you, will be to gather the supporting documents proving: your injuries and/or damages, the medical treatments you had and/or you currently have and of course any receipts for any medicines that you were prescribed for, by your doctor(s), along with your doctor's and your physiotherapist's reports stating your situation and your treatment. The said documents will allow you and your lawyer to bring your claim against the insurance, before the District Court, since you did not manage to conclude to a compensation. The compensation you can claim is based on the health problems caused by the car accident and to the extent that the accident hinders your daily activities ("suffering"), as well as bills that emerged during your restoration. Your lawyer will undertake the necessary medical research and the immediate and long-term health effects, which are directly related to your claimed damages.