THE ULTIMATE GUIDE FOR

AUTOMOBILE ACCIDENT VICTIMS

Everything you NEED TO KNOW to PROTECT YOUR RIGHTS and receive a FAIR SETTLEMENT

We have collected more than $1 BILLION for over 70,000 satisfied clients.

Prior results in an earlier case do not guarantee or suggest a similar outcome in future matters the firm may undertake.

Hupy and Abraham personal injury lawyers

800.800.5678 | hupy.com

Advertising Material
WE GET RESULTS.

$5 million for 16-year-old passenger
Our client was riding in the back seat with a driver who ran through an intersection, collided with another vehicle and crashed into a building. He suffered permanent injuries in the accident. His father hired another law firm before turning to Hupy and Abraham. Attorney Michael Hupy rejected offers of $600,000 and $1.5 million before obtaining a $5 million settlement.

$1.25 million for client injured by drunk driver
Our client was driving safely on the highway when a drunk driver crossed the center line and sideswiped her vehicle. Attorney Chad Kreblin negotiated a settlement totaling $1.25 million from two separate insurance companies.

$253,000 verdict in just one day at trial
Our client was rear-ended on his way home from work. His car was totaled, but his injuries didn’t surface right away. A year and a half later, he needed neck surgery, which left him with permanent pain and discomfort. The insurance company only offered $90,000. Following a one-day trial, Attorney Jason Abraham obtained a $253,000 award.

By switching to Hupy and Abraham, client triples settlement and obtains $130,000
Our client was stopped at a red light, intending to turn right, when a negligent driver slammed into him from behind. He initially hired a well-known law firm that recommended he accept a $40,000 settlement. The client then switched to Hupy and Abraham and Attorney Todd Korb obtained $130,000.

$34,000 after previous firm drops case, believing client was at fault
Our client was T-boned while driving through a controlled intersection. The police report was unclear about who had the green light, so her original lawyer dropped her case. Hupy and Abraham took the case and proved the other party was completely at fault. The client received a $34,000 settlement.

Prior results in an earlier case do not guarantee or suggest a similar outcome in future matters the firm may undertake.

800.800.5678 | Phones answered 24/7
Hupy and Abraham has collected more than $1 billion for over 70,000 satisfied clients.

By now you may have seen or received advertisements from other law firms. It’s important to look behind the ads when selecting a lawyer. Keep in mind that any attorney can claim to be knowledgeable in personal injury law, even with little or no experience representing accident victims. At Hupy and Abraham, we've handled thousands of personal injury cases, which have resulted in large settlements for our clients. Personal injury law is all we do, and we have a record of success.

The lawyers at Hupy and Abraham will fight to ensure you are treated fairly by insurance companies and get the settlement you deserve. Our experienced attorneys have firsthand knowledge of the tactics used by insurance companies and go to great lengths to recover top-dollar settlements. We will hire any outside experts needed to present the true cost of your accident and secure fair compensation for you. Our effectiveness in dealing with insurance companies can be measured by how well they know and respect our reputation. Not surprisingly, most cases we handle are settled without even starting a lawsuit.

We are so confident in our ability to represent you that we offer a “No Risk Guarantee.” Our guarantee is designed to protect your financial well-being. Unless we win your case, you won’t be responsible for any legal fees to Hupy and Abraham.

The Hupy and Abraham legal team is dedicated to providing professional and personalized legal services.

We devote countless hours to our clients to ensure they receive the compensation they deserve with minimum disruption to their daily lives.

Don’t believe the following insurance company myths:

“Using a lawyer will delay your settlement.”
Hupy and Abraham has earned a reputation of respect with the insurance companies, and more than 95% of our cases are settled without a trial.

“Sign this release to move your case along.”
Signing a release from the insurance company before all the necessary facts have been discovered can result in losing your right to additional money.

“You don’t have health insurance, so you won’t receive treatment.”
Hupy and Abraham can assist you with finding medical resources.

“I’m here to help.”
Some insurance companies will send a “friendly” adjuster who seems to have your best interests in mind. Be wary, as it is just another strategy they employ to keep you from seeking the advice of a trained attorney.
ANSWERS TO YOUR IMPORTANT QUESTIONS.

You have questions and we know the answers. At Hupy and Abraham, we can offer you critical information during this time of uncertainty.

The lawyers at Hupy and Abraham have handled personal injury matters for decades. It's all we do. The following section will help answer any initial questions you may have immediately after being involved in an accident. It will also provide some clarity on personal injury law.

Personal injury law is an area of practice that seeks to recover damages (compensation) for victims of physical or mental harm that occur from either an action or inaction of another person. Personal injury claims can be made by the victim or family members and are typically based on three criteria: negligence, strict liability and intentional wrongdoing.

**Q:** Is there a minimum personal injury settlement amount?

**A:** There is no minimum or maximum settlement amount. The amount of a settlement in a personal injury case depends on many factors, including the nature and extent of the injury, the amount of economic damages (such as lost wages and medical bills) and the expected duration of the injury. The lawyers at Hupy and Abraham have many years of experience working with clients to help assign a “value” to each of their cases.

**Q:** What types of damages are included in a personal injury claim?

**A:** A personal injury claim can be composed of various types of damages, including but not limited to lost wages, medical bills and/or rental car expenses. General damages include pain, suffering, disability, humiliation and/or distress. If you settle your bodily injury claim, it must include all the types of damages available to you, or you’ll likely lose your right to recover those losses.

**Q:** Does a contingency fee mean that I pay only if I win?

**A:** Yes. A contingency fee means your lawyer only gets paid if you recover money for your injury. This is customarily the financial arrangement between accident victims and Hupy and Abraham, as well as other personal injury law firms.

**Q:** If my own healthcare insurer pays my medical bills, do I have to repay them out of my settlement?

**A:** Most health insurance policies now have a subrogation clause that allows the insurance company to be repaid out of your settlement with the at-fault person’s insurance company. However, health insurance companies also receive a discount from the total amount of medical bills. The experienced lawyers at Hupy and Abraham can often get your healthcare insurer to accept a reduced amount or waive its claim entirely.

At Hupy and Abraham, we recognize getting your car repaired or replaced is a top priority, so we’d like to offer the following information to help you get back in the driver’s seat.

**Q:** Can I get a rental vehicle while my automobile is being repaired?

**A:** We try to get the insurance company to pay the cost of a rental vehicle while yours is being repaired. Each insurance company conducts its own investigations to determine which party is at fault. This may be a time-consuming process, and the opposing party’s insurance company is not required to compensate you until the person at fault has been determined. Often, the simplest way to obtain a rental vehicle is to use your own insurance policy, if you have rental coverage.
Alternatively, you have the option to pay out of pocket for your rental and then seek reimbursement from the opposing insurance company if you are not at fault.

Keep in mind, all collision policies allow rental coverage for a specified time period only. Typically, you are allowed to rent a vehicle until your car is repaired or until the insurance company issues you payment in a total loss situation. You may inquire about a reasonable extension of the rental if you foresee a delay.

Q: What if I owe more on my loan than my car is worth?

A: The insurance company is only required to repair your vehicle, or in the event your car is declared a total loss, it must offer the fair market value. Fair market value can be defined by the amount of money you would receive for your car in the open market. Typically, the fair market value is less than what you owe on your loan; although, if you have purchased gap insurance as part of your vehicle insurance policy, it will likely cover the difference between what you owe on your car and the declared fair market value. Unfortunately, those without gap coverage may find they owe money on a vehicle after it has been identified as totaled. This area of the law is not favorable to accident victims and may seem unfair. However, if you are being offered fair market value for your car, that is what you are legally entitled to.

Q: Should I take my car to the insurance company’s repair facility to get it fixed?

A: Although you are not required to use the insurance company’s repair facility, you may find that a pre-approved location will streamline and expedite the process of repairing your vehicle, particularly in situations where the repairs exceed the estimate. Keep in mind an insurance company is only legally obligated to pay for repairs that are reasonable. You are free to have your car repaired anywhere you choose.

Q: Am I responsible for storage charges?

A: Typically, yes. It can take days or weeks before an insurance company completes its investigation. If your car is taken to a municipal storage lot, costly storage fees begin accruing immediately. It is critical that either you or a person you authorize retrieve your vehicle and personal items from storage. If you have collision coverage through your own insurance policy, you can authorize your insurance company to move the vehicle to a location that doesn’t charge fees. In that case, your insurance company will need to pay the existing storage fees in order to have your car released. If you transfer the vehicle yourself, you can request your insurance company reimburse you for the storage costs.

In a situation where your car is taken to a repair facility that ultimately performs the repairs, the facility may agree to waive its storage fees. However, if the vehicle is determined to be a total loss, the repair facility will likely want compensation for storing the vehicle until the time it is removed. Ideally, if you are unable to retrieve your vehicle from the accident site yourself, you will need to make arrangements with the help of friends, family or roadside assistance to move your car from the accident site to a repair facility or other alternative location. The opposing insurance company will not automatically assume all storage costs, particularly those costs that could have been avoided with prompt attention.

Q: How much will Hupy and Abraham charge to assist me with my property damage claim?

A: We are pleased to assist our injury clients with their property damage claims without charging a fee.
CONTACT US TODAY TO PUT OUR EXPERIENCE TO WORK FOR YOU.

For decades, the lawyers at Hupy and Abraham have represented injured people throughout Wisconsin, Illinois and Iowa. We work diligently to secure large settlements in various types of personal injury matters.

Choose Hupy and Abraham and rest assured your case will be given the utmost attention. We have the expertise and experience to get you the money you deserve.

Trust the firm rated best by our peers and voted best by the public. Get your life back on track by contacting Hupy and Abraham. We won’t quit until you receive the settlement you deserve.

NO RISK GUARANTEE.
Some people perceive legal fees as expensive and unnecessary. When you choose Hupy and Abraham, you don’t pay any fees unless you win.

We will serve as your trusted advisor through this unforeseen event. When you call us, we’ll take the time to meet you where you are most comfortable, whether that’s at home, at the hospital, or anywhere in between.

As a bonus, we’ll handle your property damage claim free of charge. That will get you back on the road as soon as possible.

Hupy and Abraham personal injury lawyers
800.800.5678 | Phones answered 24/7
Other law firms may compare themselves to Hupy and Abraham, but our credentials tell the real story.

- Voted best by the public year, after year, after year
- Rated best by judges and lawyers
- Top, AV Preeminent rated by Martindale-Hubbell’s Peer Review Rating System
- Member of Multi-Million Dollar Advocates Forum and Elite Lawyers of America
- National Board Civil Trial Specialists by NBTA
- Recognized as Super Lawyers
- Listed in the Bar Register of Preeminent Lawyers
- Ten attorneys listed among the Top 100 Trial Lawyers by the American Trial Lawyers Association

Judge’s comments in open court on the record…

“If it were not for Mr. Hupy’s bold and zealous advocacy… along with the other members of the Hupy firm, Hupy’s client most likely would get nothing at all. The issues in this case are quite daunting from a plaintiff’s perspective, and over the past two years or so that I’ve been involved in this, absolutely Mr. Hupy… and the other members of the Hupy firm have been undaunted in their pursuit of their view of justice and compensation for their client.”

Justice was compensation for our client of over $1,400,000.
IF YOU HAVE BEEN INJURED, READ THIS HANDBOOK. THEN CONTACT US:
800.800.5678 or 414.223.4800
hupy.com

VOTED BEST. RATED BEST.
Year, after year, after year...

Car Accidents
Motorcycle Accidents
Negligent Security
Slip & Fall

Pharmaceutical Class Actions
Wrongful Death
Nursing Home Neglect & Abuse

Offices in:
Wisconsin: Appleton | Green Bay | Madison | Milwaukee | Wausau
Illinois: Bloomington | Gurnee | Rockford
Iowa: Cedar Rapids | Des Moines | Quad Cities

MORE THAN $1 BILLION COLLECTED

Hupy and Abraham personal injury lawyers