

If you've been injured as a result of someone else's negligence, you may be entitled to compensation. Unfortunately, most non-lawyers significantly underestimate the value of their claim and wind up settling for far less than what the law would have allowed for compensation. If your treatment is more expensive than anticipated or you are unable to work, you could face uncovered expenses that you cannot be compensated for once you have settled your case. If you were seriously injured in a [car accident](#), you should at least talk to a [Raleigh injury lawyer](#) before accepting any settlement offer.

Your Medical Expenses

Most people understand that they are entitled to compensation for their medical expenses. However, there are a few important factors to keep in mind when considering this portion of your claim:

- **Health insurance doesn't cover everything.** You may still face out-of-pocket expenses such as co-pays and deductibles, which can be significant. If you don't have health insurance, you are personally responsible for all of your medical bills and pursuing a personal injury claim is often the only way you can pay your bills.
- **Treatment may take longer than you think.** If you have been severely injured, you may face setbacks, complications, or require additional treatment that was not originally anticipated. As a result, it can be difficult to know what your medical expenses will be at the outset.
- **The insurance company may claim that the treatment you received was unreasonable or unnecessary**. To prove your claim, you will eventually need to submit all of your related medical bills and records. A Raleigh injury lawyer can make sure your medical records clearly indicate the nature of your injuries and why the treatment you received was necessary.

You should be sure to keep copies of all bills, notes, correspondence, and other documents related to your treatment.

Lost Income

Many people are unaware that they may be able to seek compensation for lost income they have suffered as a result of their injuries and inability to work. This can include long-term absences as well as time off to go to a doctor's appointment for follow-up care. Whether you are paid on an hourly or a salary basis, you may be entitled to compensation for lost income resulting from your injury. A Raleigh injury lawyer can help you calculate lost income to make sure that you get the compensation you need to pay your bills.

Pain and Suffering in North Carolina

In addition to your lost wages and medical expenses, you may also be entitled to compensation for your pain and suffering. This is often the most complicated portion of any personal injury claim but can be significant. Because there are no "ordinary" costs associated with pain and suffering, the following factors can be used to determine the value your claim:

- The severity of your injuries
- The medical treatment that you will need
- The impact of your injuries on your day-to-day life
- The mental distress that your injuries have caused
- How long you will suffer from the injuries into the future

Estimating this portion of your claim is not easy, and insurance companies are often reluctant to put a proper value on this part of a case. An experienced Raleigh injury lawyer will know how to estimate this portion of your claim so that you can get fair compensation for your injuries.

Contact a Raleigh Injury Lawyer at Martin & Jones

Personal injury cases can be more complicated than people realize. You may be surprised at how quickly the insurance company offers you cash for your accident, and people settle their cases for far less than they are worth. At Martin & Jones, we've been helping injured people get fair compensation for nearly 40 years. To schedule a free consultation, call us at 800-662-1234 or [contact us online](#) to discuss your case today.