

Many people are hesitant to hire a lawyer for a variety of reasons. For some, it is that they have never had to hire a lawyer and do not know that they should speak to an attorney to protect themselves. Still, others may be concerned about the potential cost. Many others, however, do not realize that they need a lawyer until it is too late. It is better to retain a lawyer toward the beginning of a legal claim, and certainly before settling your claim and making a costly mistake. You should at least consider speaking with a [Raleigh personal injury lawyer](#) at no cost or obligation to understand your legal options better and how the attorney can help.

## You Are Seriously Injured

The more serious your injuries, the more complicated your legal claim may be. You should consider speaking with an attorney if your accident resulted in the following:

- You were transported by ambulance and admitted to the hospital
- Your injuries will require extensive medical treatment, physical therapy, or rehabilitation
- Your injuries will require you to miss substantial time from work
- Your injuries may result in temporary or permanent disabilities

## What About Health Insurance?

Some people choose not to hire a lawyer simply because they have health insurance. While health insurance will not cover all their losses, it will at least provide coverage for certain medical expenses to obtain the medical treatment they need. If an injured person does not have health insurance or has a high deductible plan, pursuing a personal injury claim may be the only way to obtain compensation for your injuries. That said, copays and deductibles can add up if you need extensive medical treatment. Finally, many health plans sometimes request to be paid back in situations where another is responsible for an injury.

## The At-Fault Party is a Corporate Entity

Many personal injury cases involve businesses such as:

- Car accidents involving company cars
- Truck accidents
- Workplace accidents
- Defective products
- Transportation accidents

These cases can be complicated because corporations and their insurance companies are trained and experienced in protecting themselves against claims. It can be difficult simply to identify who is the appropriate legal entity to pursue. A Raleigh personal injury lawyer can help you navigate your claim if it involves a corporation so that you can get the compensation you need.

## The Insurance Company is Refusing to Settle Your Claim

Another reason you may want to consider working with a Raleigh personal injury lawyer is because the insurance company is potentially engaging in bad faith. For example:

- The insurance company is taking an unreasonable amount of time to respond to or process your claim.
- The insurance company is demanding an excessive amount of documentation concerning your claim.
- The insurance company has denied your claim without explanation.
- The insurance company refuses to make or consider any reasonable settlement offers.

Bad faith insurance claims can be exceptionally difficult for non-lawyers to pursue. If you suspect that the insurance company in your case isn't being fair, you should contact a Raleigh personal injury lawyer as soon as possible.

## Injured? Speak with a Raleigh Personal Injury Lawyer Today

Founded nearly 40 years ago, the attorneys at Martin & Jones have decades of experience helping injured North Carolinians obtain all the compensation they are entitled to under the law. If you have been injured due to someone else's negligence, we can help - call us today at 800-662-1234 or [contact us online](#) to schedule a free, no-obligation phone or in-person consultation.