

THE SECRETS OF NEW JERSEY AUTOMOBILE CASES

Whether or not you have a viable automobile negligence case is decided by two factors: liability and damages. To have a viable case, someone else must be liable for the accident, and you must have suffered significant injuries or damages.

What is Liability?

Liability is another name for fault. Liability is decided by a law known as Comparative Negligence. Under this law, the fault of the person who caused the accident is determined on the basis of a percentage, and then your fault—if any—is also determined on the basis of a percentage. The other person's fault and your fault must add up to 100%. If the other person is 51% or more at fault, they may be held legally liable for the accident.

What are Damages?

Damages are another name for injuries and other negative things that happened due to the other person's liability. Damages include your injuries, the impact of those injuries on your life and employment, your pain and suffering, etc.

If the other person is 51% or more responsible, and you suffered significant damages, you may well have a viable case.

Automobile Cases in New Jersey

In New Jersey, medical bills resulting from an automobile accident are paid by your own auto insurance company without regard to whose fault the accident was—this is what “no-fault” means.

If you have a viable liability case, the other person's auto insurance company will pay your damages (see above).

Achieve Justice for Your NJ Automobile Case

Whether you hire Hoyt & Hoyt as your attorney—we hope you do—or another law firm, you should definitely have an attorney represent you.

The claims representatives of the insurance company for the person who caused the accident are highly trained professionals whose job is to convince you to take the least amount that they can possibly pay you. As smart as you may be, they will take advantage of you without you knowing it. As pleasant as they may seem on the telephone, they are not interested in being fair to you. Studies have shown that people who are represented by an attorney settled their cases for much more than those who have no lawyers.