

LAW OFFICES OF STEVEN S. FARBMAN, P.A.

Accidents can happen to you – are you prepared?

By Marylynn Newmark
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HOLLYWOOD – Attorney Steven Farbman has been representing injured people for three decades. Attorney Farbman says that so many nice people come to him and say, "We never thought this would happen to us" and "We're not the type of people to sue, but why are the insurance companies treating us like all the others, because we really are hurt!" Mr. Farbman says "there is a popular misconception out there, spread by the insurance industry, that all people who sue are frauds." "This couldn't be farthest from the truth," says Farbman. "Bad things are happening to nice people, and it's my job to help these people, educate them, and make sure they are fairly compensated by others," says Attorney Farbman.

An automobile accident is a frightening event. When people are involved in a car accident, they are usually in a state of shock, and not thinking straight. However, Mr. Farbman urges people involved in a car accident to do the following:

• ALWAYS CALL THE POLICE. If you are 100% sure you are not hurt, and there is no property damage to either vehicle, consider yourself lucky. Otherwise, call the police so they can provide documentation of the accident to assist you in any claims you may have later. As nice as the other driver may be, their version of the accident may change later on.

• PROTECT THE SCENE OF THE ACCIDENT. If your vehicle is not blocking traffic, leave it where it is so the police officer can make an accurate diagram. If you are obstructing traffic, and your vehicle is driveable, move the vehicle away from traffic to the side of the road. If you are able to get out of your vehicle, do so and walk as far away from the road, to avoid being hit again.

• OBTAIN INFORMATION ABOUT THE OTHER DRIVER OR DRIVERS.

4. Names, addresses, and phone numbers of the drivers, passengers and vehicle owner if different from the driver (In Florida, it will be the owner of the vehicle whose insurance company will cover your damages).

5. Obtain the policy number and telephone number for the insurance company which insures the motor vehicle that struck you. This way if the driver does not report this



Steve Farbman's objective is to obtain maximum recovery for a client, helping them navigate through the litigation process so they can obtain compensation for their medical bills and loss of income they have incurred and will sustain in the future, as well as to make sure they are taken care of because of their loss of enjoyment of life.

accident to his insurance company, you can!
6. Acquire the year, make, model and license plate for other vehicles involved in the accident.

• WRITE DOWN THE NAMES AND TELEPHONE NUMBERS OF ALL WITNESSES. This is very important! Very often people come to the aid of accident victims, but do not wait around for the police to show. Even if they do wait, the police officer may not list them on a police report. A witness can be crucial in explaining how the accident happened and how you were feeling at the time of the crash. Without a witness, proving who caused an accident may become a swearing match between you and the other driver.

• DOCUMENT THE DAMAGE TO ALL VEHICLES. Always carry a disposable camera in your car, or use your cell phone if it has the capability to take pictures. Not only should you take photos of your car, but take photos of the other car involved in the crash. While your car may not have a lot of damage, the other vehicle may. If you do not take the pictures, the other driver's insurance carrier does not have to provide you with these photos. You may be left with an insurance carrier arguing that you can't be hurt because there was not a lot of property damage to your car, when in reality their insured's car was totaled in the accident.

• IF YOU THINK YOU MAY BE INJURED, SAY SO! Believe it or not, a police officer cannot testify as to who received a traffic ticket. This is because he was not a witness to the accident. However he can testify as to whether or not he observed

any injuries. If you are seriously injured, obviously an ambulance will be called. However, if you are just shaken up, advise the officer that you will get checked out by your doctor once you get home. If you say you are not injured, an officer can testify that you were not injured at the scene of the accident. This will make it more difficult to settle your case with an insurance company. Remember, injuries may not be immediately apparent, and rear end collisions can cause back and neck problems days later.

• REPORT YOUR ACCIDENT TO YOUR INSURANCE CARRIER, unless you are absolutely certain that you are not injured and that neither driver is going to make a property damage claim. Otherwise, report the accident immediately. If you do not, your insurance carrier may claim they were prejudiced if you wait too long to call them, and then may not provide you with the coverage you purchased.

• TAKE YOUR VEHICLE TO A REPAIR SHOP THAT YOU TRUST, not one selected by the other driver or even your insurance carrier.

• MAKE SURE YOU ARE ADEQUATELY INSURED. Currently, the law in Florida requires each owner of a vehicle to carry Personal Injury Protection Coverage (PIP). Regardless of who is at fault for an accident, your PIP coverage will pay for 80% of your medical bills and 60% of your lost wages. This law may change shortly, abolishing the requirement for PIP coverage. Therefore, it will be even more important to have private health insurance and to carry uninsured motorist coverage

(UM). UM coverage will provide you monetary benefits if the motorist who causes your accident and injuries, does not have automobile insurance coverage, or does not have enough bodily injury insurance benefits, to pay for the damages you have sustained. Many drivers on the roads of the State of Florida do not have any insurance or adequate insurance coverage. Attorney Farbman urges people to ask their insurance advisor for information on Uninsured Motorist Protection.

Mr. Farbman advises people that many of his suggestions given to those involved in car crashes should also be used by those who suffer injuries when they trip and fall or are injured by defective products. A cell phone with the capabilities to photograph or video can be an invaluable tool to help prove your case. If you fall, immediately use your cell phone to take pictures of the area, or have someone take it for you if you are in too much pain. Once a spill is cleaned up, or an area is repaired, the evidence of why you were injured may forever be lost. Again, eyewitness testimony is crucial. Obtain the names and addresses of all witnesses. If you don't have a piece of paper or pen, use your cell phone to write the name and number, or ask the person for a business card. Do not wash your clothes if they have evidence of the substance which caused you to fall, and keep the shoes you were wearing. If a product causes injury, do not throw it out, as testing the product may be necessary.

Protecting his clients and obtaining the maximum recovery for their losses is Steve Farbman's professional objective. He navigates his clients through the claim process in order for them to obtain compensation for medical bills and

loss of income they have already incurred or may incur in the future. He considers what their needs are to sustain their family's future, and to compensate them for any loss of enjoyment of life.

Steve Farbman built a concrete reputation as a staunch litigator who gets results for his clients. For example, when a wife, and mother of two small children, was struck by a truck, Steven Farbman was their to help her. The crash caused the discs in her back to herniate, resulting in two separate surgeries to her lumbar spine. The trucking company would not even offer enough money to pay for her medical bills or her lost wages. With bills mounting, and the fear of losing her home, Steve brought the case to trial in Dade County. A jury sympathizing with the plight of Steve's client found against the trucking company, awarding a multi-million dollar judgment for Mr. Farbman's client, the third largest verdict in Miami in 2000.

Steven Farbman represents seriously injured people on a contingency basis, and does not charge by the hour. When choosing an attorney to represent you, The Law Offices of Steven S. Farbman, P.A recommends that you ask yourself these questions: "Who has the highest qualifications to represent your particular problem? What type of reputation does that attorney have among his clients and peers? Will you be getting the named attorney to work for you and represent you directly, or will an associate of the firm handle your case? How hard will that attorney fight for you, and how much does he or she really know about you?"

Although many attorneys represent injured people in personal injury cases, only approximately 5 percent of the attorneys in the entire state of Florida have been certified by the Florida Bar as a specialist in Civil Trial Law. Steven S. Farbman is a member of this select group. In addition, he is the only personal injury attorney in Hollywood to have been recognized by Martindale-Hubbel in their 2006 Bar Register of Preeminent Lawyers. This designation is an indication that fellow attorneys have awarded him the highest marks due to his high professional legal standards and ethics. For this reason, Farbman is known as an attorney's attorney. Not only do many people seek out his legal services, but many attorneys in the community who do not practice personal injury law, or who do not do trial work, refer their clients to him.

With all of this expertise and status, Steve Farbman is a very unassuming person, friendly, caring and sincerely interested in each client's dilemma. Always anxious to do right for him or her within the letter of the law. Many of his clients still remain in touch with his office even after the case has resolved, still stopping by to enjoy good conversation and a hot cup of Starbuck's coffee. In addition to the fact that Farbman's office staff speaks fluent Spanish, Steven's senior paralegal, Alla Rios, who was born in Russia, speaks fluent Russian and his associate speaks fluent Italian. This results in easy communication between clients and the attorney in these languages. As a result, many Russian-speaking clients have been referred to this practice, and Spanish and Italian speaking clients feel very comfortable working with the Farbman team.

With all of this high-powered energy generating in the legal arena, The Law Offices of Steven S. Farbman on Hollywood Boulevard in Downtown Hollywood is actually a relaxed, family-type practice. "My staff is so great," says Farbman. "We are like family, with everyone concerned about each other."

Alla Rios, the senior paralegal who runs the office, agrees. "That reflects on how we feel about our clients," she adds. "Each client becomes an extended member of our family. We become so involved in their personal dilemmas that we learn to love them all." Rios is so committed to this family of clients and co-workers, that although she was recently out on maternity leave for a month, she continued to work from home. "She is remarkable," says Farbman. "I don't know what I would do without her."

Clients say that Steve Farbman is a lawyer who will not only speak for you, he speaks to you. They love the staff. There is no cost to them for this personal time, and quite often, in his casual conversation, a new lead can develop that might assist helping their friends or family members. "We have become very sensitive to all of the needs of our clients."

The Law Offices of Steven S. Farbman, P.A. are located at 2241 Hollywood Boulevard, a few blocks south of the Hollywood Government Circle and Library. The website is www.farbman-law.com. For additional information, call 954-923-3603 or toll-free 866-FLA-ATTY.