

If you need our services, please contact us at **319-754-6400**, **319-524-7500**, or **866-PLF-IOWA**

When should you hire a Workers' Compensation Attorney?

By Pothitakis Law Firm



Workplace injuries can be stressful, both physically and emotionally. Beyond recovering from the injury itself, navigating the workers' compensation system can be confusing and overwhelming. Knowing when to hire an attorney is essential to ensure your rights are protected and you receive the benefits you deserve.

- 1. When Your Injury Is Severe** If your workplace injury is serious or has long-term effects, hiring an attorney can be crucial. Severe injuries often involve complicated medical treatments, extended time off work, and higher claims for compensation. An experienced attorney can help document the full scope of your injuries, ensuring your claim accurately reflects your medical needs and financial losses.
- 2. When Your Claim Is Denied or Delayed** Insurance companies sometimes deny or delay workers' compensation claims. This can happen for various reasons, including disputes over the extent of your injury or the circumstances of the accident. If your claim is denied, delayed, or underpaid, a workplace injury attorney can review your case, identify errors or omissions, and advocate for a fair resolution on your behalf.
- 3. When You Face Complex Legal Issues** Some workplace injuries involve complex legal factors. This could include accidents caused by a third party, disputes over liability, or injuries that occurred outside of standard work hours. In these situations, an attorney can clarify your legal options, handle negotiations, and represent your interests in court if necessary. Their expertise ensures that you don't unknowingly compromise your rights.
- 4. When You Need Guidance Through the Claims Process** Even in straightforward cases, the workers' compensation process can be confusing. Filing paperwork incorrectly or missing deadlines can delay your benefits. An attorney can guide you through every step of the claims process, ensuring forms are completed accurately, deadlines are met, and communications with the insurance company are handled professionally.

5. When Dealing with Insurance Adjusters

Insurance adjusters often seek to minimize payout amounts. Without legal representation, you might unknowingly agree to a settlement that doesn't fully cover your medical bills, lost wages, or future care needs. A skilled attorney can communicate with the insurance company on your behalf, protecting your interests and helping secure a fair compensation package.

6. When Your Recovery Affects Your Ability to Work

If your workplace injury affects your ability to perform your job or requires a long-term disability claim, legal guidance can be essential. An attorney can help calculate lost wages, future earning potential, and additional expenses related to your injury. This ensures your claim accurately reflects your financial and medical needs.

Protect Your Rights After a Workplace Injury

Workplace injuries are challenging, but you don't have to face the legal process alone. Hiring an experienced attorney at the right time can make a significant difference in your recovery and compensation. If you've been injured at work, contact Pothitakis Law Firm at **(319) 754-6400** today for trusted legal guidance and advocacy.



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**We take your
 family's safety and
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Why Semi-Truck Accidents Are More Severe Than Car Accidents

Semi-truck accidents are often much more devastating than car collisions. While any motor vehicle crash can cause harm, accidents involving large commercial trucks tend to result in more serious injuries, greater property damage and higher fatality rates.

One of the primary reasons is the sheer size and weight of semi-trucks. A fully loaded tractor-trailer can weigh up to 80,000 pounds compared to the average passenger car, which weighs around 4,000 pounds. When a vehicle that large collides with a smaller car the force of impact is far greater.

Another factor is stopping distance. Large trucks require more distance to come to a complete halt, especially at highway speeds. If traffic suddenly slows or stops, a truck driver may not be able to brake in time, increasing the likelihood of high-speed rear-end collisions. Additionally, trucks have larger blind spots on all four sides, making it difficult for drivers to see nearby vehicles and avoid collisions.

Cargo also plays a role. Some trucks carry hazardous materials, flammable liquids or heavy freight that can shift during transit. In an accident, this cargo can spill, ignite or cause rollovers.

Lastly, many semi-truck accidents involve multiple vehicles due to their size and the way they block lanes during a crash. This can turn a single collision into a multi-vehicle pileup.

Because of these factors, truck accidents are more complex, more destructive and more life-altering than standard car accidents.

If you were involved in a semi-truck accident that was no fault of your own, contact our office today. Our seasoned attorneys can help you receive compensation for your pain and suffering.

What Every Rider Needs to Know The Severity of Motorcycle Injuries

Riders beware! Unlike drivers and passengers in enclosed vehicles, motorcyclists face unique risks that increase the likelihood of serious harm.

Common reasons motorcycle-crash-related injuries are so severe include:

- ▶ **Lack of Physical Protection:** Motorcycles do not have seat belts, airbags or reinforced frames. Riders are directly exposed to the impact of a collision, increasing injury severity.
- ▶ **Greater Risk of Head and Brain Injuries:** Even when wearing a DOT-approved helmet riders remain vulnerable to traumatic brain injuries, especially in high speed or head-on crashes.
- ▶ **Reduced Visibility to Other Drivers:** Motorcycles are smaller than cars and can easily disappear in a vehicle's blind spot. Drivers may misjudge a motorcycle's speed or fail to see it when turning or changing lanes.
- ▶ **Less Stability on the Road:** With only two wheels, motorcycles are more sensitive to road hazards like gravel, potholes, wet pavement and debris which can quickly cause loss of control.

Because of these factors, motorcycle accidents often result in catastrophic outcomes. Defensive riding, increased driver awareness and proper protective gear can all significantly reduce your risk while riding on the road.



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Do Pedestrians Always Have **The Right of Way**

The general assumption is that pedestrians always have the right of way when crossing the street. While drivers have a larger duty of care, this does not release pedestrians from liability if they are partially to blame for the incident.

Pedestrians have the right of way in these specific scenarios:

- ▶ **Controlled Intersections:** Pedestrians have the right of way when there is a "WALK" signal or green light.
- ▶ **Turning Vehicles:** Drivers making turns must yield to pedestrians lawfully crossing, even with a green light.
- ▶ **Crosswalks:** Both marked and unmarked crosswalks at intersections provide right-of-way protection.
- ▶ **School Zones:** When enhanced protections apply during the school zone's specified hours.
- ▶ **Disabled Pedestrians:** Drivers must yield to blind pedestrians with white canes or guide dogs anywhere.

If you were involved in a pedestrian vs. motor vehicle incident, seek legal help as soon as possible. An early investigation is critical, before key evidence can be lost, destroyed or forgotten.

Pedestrians could be held responsible for a vehicle hitting them in some instances:

- ▶ Suddenly darting out into the path of vehicles that are unable to stop in time.
- ▶ Illegally crossing streets; ignoring the pedestrian safety laws under the state vehicle code.
- ▶ Not yielding to oncoming traffic outside of designated crossing areas before stepping into the road.
- ▶ Walking while impaired by alcohol or drugs.

While pedestrians do have the right of way in the stated areas it is important to recognize that it is never wise to walk into any street where there is traffic without taking care to look both ways. Drivers may have become distracted, brakes can fail and many other situations can occur. Walk defensively by staying focused on traffic and others around you. Texting and walking—or even walking and talking—can greatly distract you from what is going on around you. This puts you at risk of being hit by a car, cyclist or other motor vehicle.

Contact our law offices to discuss your situation. We are prepared to listen, to answer your questions and to help you understand what legal options you may have.



Workers' Compensation

Everyone has a right to know what protection they have in the workplace.

In criminal cases, a defendant can't escape prosecution by saying he didn't understand the rules. This is relevant in a workers' compensation claim as well and a small mistake or not understanding the rules can be devastating down the road.

If you have been injured in a workplace accident or suffer from an occupational disease the law provides that your only remedy is workers' compensation. Your regular health insurance will not pay for an on-the-job injury and you do not want to pay out of pocket. If you inadvertently do something wrong you will mess up your claim and be stuck with the bill.

Here are six important things you should do:

Seek medical care. A lot of workers want to think they can tough it out after an accident on the job. Do not play games with your injury. Have someone call an ambulance and emergency medical care if your injury appears serious or is painful. You have the right to go to any physician you choose for emergency care.

Report your injury. As soon as you are able, report the accident or occupational disease to your supervisor. It should be a formal, written injury report. Keep a copy for yourself. Do not be swayed into not making a report just to keep the company's accident record clean.

Follow the doctor's orders. You may be required to be treated by a doctor who has been approved by your employer. Follow his instructions, take all prescribed medicines and report back for any follow-up appointments.

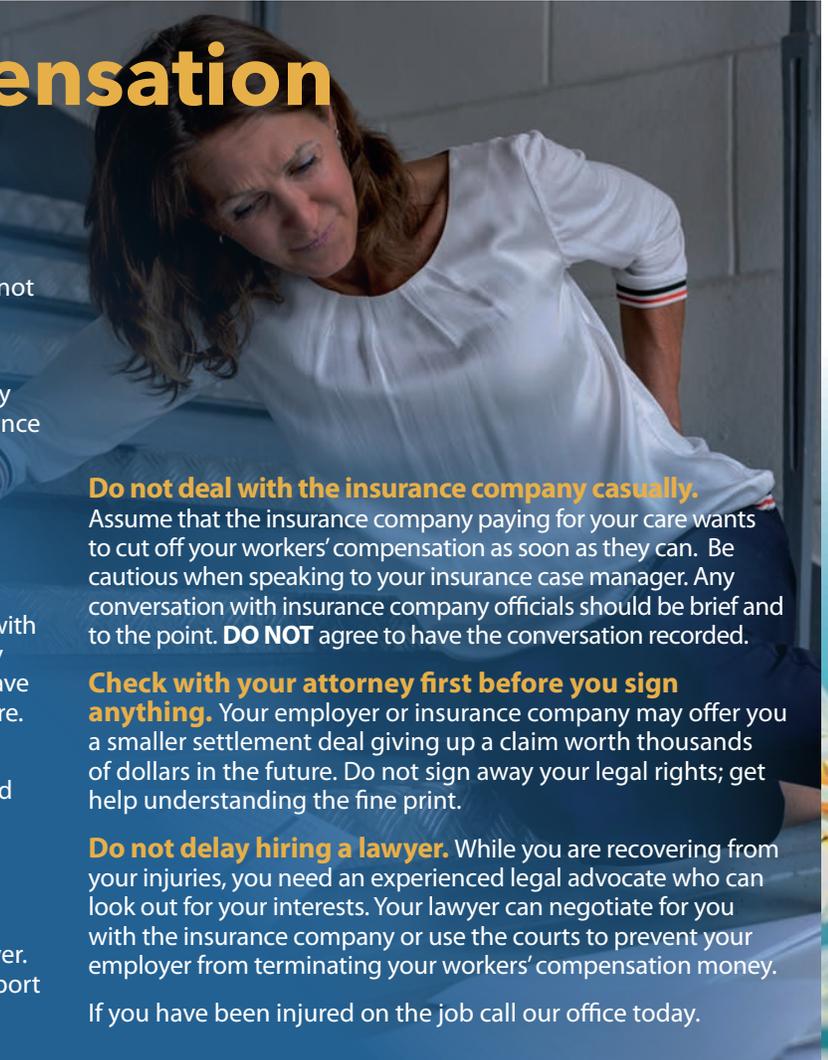
Do not deal with the insurance company casually.

Assume that the insurance company paying for your care wants to cut off your workers' compensation as soon as they can. Be cautious when speaking to your insurance case manager. Any conversation with insurance company officials should be brief and to the point. **DO NOT** agree to have the conversation recorded.

Check with your attorney first before you sign anything. Your employer or insurance company may offer you a smaller settlement deal giving up a claim worth thousands of dollars in the future. Do not sign away your legal rights; get help understanding the fine print.

Do not delay hiring a lawyer. While you are recovering from your injuries, you need an experienced legal advocate who can look out for your interests. Your lawyer can negotiate for you with the insurance company or use the courts to prevent your employer from terminating your workers' compensation money.

If you have been injured on the job call our office today.



5 Star Reviews – See what our clients are saying

★★★★★ *Niko was very professional and took the time to explain everything so I understood.*

"He kept me updated on everything. He did an awesome job for me! Couldn't have gotten near what I did without his help! His staff is so nice and helpful too. Great place to go! – S.D.

★★★★★ *I liked Niko's attitude and aggressiveness.*

"Taking the case as far as possible but knowing when to settle. Ann was great to work with, very good at her job. Kayla was also great to work with, did a very good job." – S.B.

★★★★★ *To the point and honest.*

"Niko was always to the point and honest about my case. Very courteous staff. Always able to speak with me and prompt on returning my calls. Thank you." – C.L.



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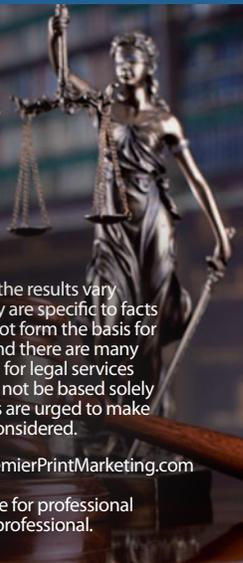
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Thanks to all of you who have recommended our firm to your relatives, friends, and neighbors. We appreciate your vote of confidence and pledge to care for these "VIPs" as well as we care for you.

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The results from the cases of the Pothitakis Law Firm P.C. are diverse, and the results vary considerably. The case results are not a guarantee of future results, as they are specific to facts and legal circumstances of each client's case, and for this reason should not form the basis for future expectations on a different case. These cases may not be typical, and there are many factors that determine the result of a case. The determination of the need for legal services and the choice of a lawyer are extremely important decisions and should not be based solely upon advertisements or self-proclaimed expertise. All potential claimants are urged to make their own independent investigation or evaluation of any lawyer being considered.

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The information included in this newsletter is not intended as a substitute for professional legal advice. For your specific situation, please call the appropriate legal professional.



Our Results
Over \$140 Million Recovered and We're Just Getting Started

\$1 Million Workers Slip and Fall

After hearing, the deputy workers' compensation commissioner entered an award fully in favor of the claimant finding him permanently and totally disabled. The decision resulted in an award with the present value of in excess of \$1 million. In addition, the defendants were ordered to pay the claimant's medical expenses for the remainder of his life.