

Michigan Car Accident Victim Rights Explained

*Essential Steps for a Successful Recovery of
Pain and Suffering Compensation*



By: Steven M. Gursten

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of Pain and Suffering Compensation

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Steve is recognized as one of the nation's top attorneys handling serious auto accident injury and wrongful death cases, and No-Fault insurance litigation. He has recovered the largest auto accident and truck accident settlement of any Michigan law firm or lawyer. Steve is head of Michigan Auto Law, the state's largest law firm specializing in car, truck and motorcycle accident cases.

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“I was overwhelmed with my settlement. It was way more than expected. Steve Gursten, my best lawyer, got my one cry in 20 years when he called me with the good news. Even my former attorney was surprised by the auto accident settlement. When I first met Steve, I felt immediate trust. I felt like I’d known him for years. He always made me feel like a priority – even calling me on Sundays. He always takes the time to be there, calling to answer questions and just to see if everything is going okay. I recommend Steve and Michigan Auto Law highly. He’s a very nice guy, down to earth and a very caring person that works hard for you.”

- Rhonda Searfoss

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PREFACE

For 60 years, the attorneys and legal professionals of Michigan Auto Law have used hard-won, battle-tested skill and experience to make sure motor vehicle accident victims like you get the pain and suffering compensation they are legally entitled to.

The real help that we provide to people is a source of great satisfaction for us. We are certain you will sense this pride when you read the following guide. If after reading it, you still have questions about protecting your legal rights after an auto accident and the essential steps you can take for a successful recovery of compensation for your pain and suffering, or if you have questions about a car, truck, or motorcycle accident-related injury you have suffered, don't hesitate to call us — we will help you in any way we can.

Sincerely,

A handwritten signature in black ink, appearing to read "Steven M. Gursten". The signature is fluid and cursive, with the first name "Steven" and last name "Gursten" clearly distinguishable.

Steven M. Gursten

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CHAPTER 1: RECOVERING COMPENSATION FOR YOUR PAIN AND SUFFERING

In this chapter, you will discover:

1. There are 3 ways a motor vehicle accident victim like you can recover compensation in the form of money damages for pain and suffering.
2. The legal name for pain and suffering compensation is “noneconomic loss damages.”
3. There is no limit to the amount of money damages a jury can award for pain and suffering compensation.
4. 18 mistakes that can prevent you from recovering compensation after your car, truck or motorcycle accident.

3 Ways to Recover Compensation for Your Pain and Suffering

Michigan’s auto No-Fault insurance law allows people who have been seriously injured in car, truck or motorcycle accidents to recover compensation in the form of money damages for your pain and suffering from the at-fault driver who caused your accident. (MCL 500.3135(1))

In order to recover pain and suffering compensation (which the No-Fault Law calls “noneconomic loss” damages), you must show one or more of the following:

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1. You suffered a “serious impairment of body function” as a result of a motor vehicle accident. (MCL 500.3135(1) and (2))
2. You suffered a “permanent serious disfigurement” as a result of a motor vehicle accident. (MCL 500.3135(1) and (2))
3. The person on whose behalf you are suing suffered “death” as a result of a motor vehicle accident. (MCL 500.3135(1))

What are Noneconomic Loss Damages?

“Noneconomic loss” damages is the legal name that Michigan’s auto No-Fault insurance law uses to describe pain and suffering compensation in the form of money damages. (MCL 500.3135(1), (2) and (3)(b))

What is Covered by Pain and Suffering Compensation?

Pain and suffering compensation – which is also referred to as noneconomic loss damages – is commonly thought of as covering intangible harms such as the pain, sorrow, suffering and diminished quality of life that a seriously injured person has suffered as a result of your motor vehicle accident.

It provides monetary compensation for the following:

- Physical pain and suffering
- Mental anguish

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- Fright and shock
- Denial of social pleasure and enjoyments
- Loss of consortium
- Embarrassment
- Humiliation
- Mortification
- Shame
- Mental pain
- Anxiety

Understanding Loss of Consortium

Your spouse may be entitled to pain and suffering compensation that covers his or her “loss of consortium” if the injuries that you suffered in a motor vehicle accident have resulted in your spouse being deprived of your society, companionship, love, affection, comfort and sexual relationship.

The Michigan Supreme Court has described a loss of consortium claim as a separate, independent cause of action – thus distinguishing it from being treated as an item of damages.

But the Court has also recognized that the spouse’s loss of consortium claim is derivative of the pain and suffering claim brought by the spouse who was physically involved and injured in the car accident and, thus, the two claims are joined and tried together.

Loss of consortium damages can be claimed only by persons who are legally married.

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No Limit on Jury Award for Pain and Suffering Compensation

There are no limits under Michigan's auto No-Fault insurance law on how much money a jury can award in pain and suffering compensation to a seriously injured motor vehicle accident victim. Similarly, there is no monetary limit on settlements either, although as a practical matter a voluntary settlement is often constrained by the insurance policy limits and the assets of the negligent driver. The facts of your case will determine the exact amount of pain and suffering compensation – or noneconomic loss damages – that you may be able to recover from a jury verdict.

However, collectability is different from what a jury may award. The amount of pain and suffering compensation that you are actually able to collect from the at-fault driver who caused your motor vehicle accident will depend on the coverage limits of his or her liability insurance and on the limits of any "uninsured motorist" and/or "underinsured motorist" coverage that you may have with your auto insurance policy and on whether the wrongdoer driver or owner of the vehicle has collectable assets.

18 Mistakes that Can Ruin Your Claim for Pain and Suffering Compensation

Be careful to avoid these 18 mistakes which can ruin your claim for pain and suffering compensation and prevent you from recovering noneconomic loss damages after

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you were seriously injured in a car, truck or motorcycle accident.

1. Lying about your injuries after a Michigan motor vehicle accident: This can result in severe consequences for your claim including your coverage for No-Fault benefits and “uninsured motorist” benefits being voided and any other personal injury claims being denied.
2. Avoid making mistakes on your paperwork: Innocent mistakes on the paperwork related to your claim may be used by the insurance company to deny your claim on the grounds of “fraud.” Michigan courts allow auto insurance companies to pursue this strategy of avoiding their obligations to pay on claims.
3. You are being watched: Expect that your auto insurance company and the at-fault driver’s insurance company will hire investigators to take photos and videos of you. They will keep you under surveillance. Their goal is to catch you performing activities that you have claimed your accident-related injuries prevent you from doing. Such “gotcha” moments do not play well with juries.
4. Talking about your case: Refer all questions, especially from insurance adjusters, defense lawyers, or jurors, to your auto accident attorney.
5. Stay off of social media: Insurance adjusters and defense lawyers will use social media to

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“investigate” you and your life after your motor vehicle accident. Be very careful about what you post. We advise that clients should avoid posting new items. You cannot delete what you have already posted, but you can suspend your social media accounts during your lawsuit, which we strongly recommend.

6. Signing documents without first checking with your auto accident attorney: Before you sign any documents from your claims adjuster or a defense lawyer, check with your attorney first. Your attorney will help you avoid being tricked into waiving your rights to bring a claim or give up other important legal rights and protections. Your lawyer will also help you protect the privacy of your medical records.
7. Applying too late for No-Fault benefits: If you do not apply for No-Fault benefits within one year from the date of your motor vehicle accident,, you will be disqualified from receiving wage loss, replacement and attendant care services, and payment of medical expenses. These No-Fault benefits provide an essential medical and financial lifeline while you recovering from your injuries, trying to rebuild your life and pursuing your claim
8. Missing doctor appointments: This gives the impression that you are not actually injured, not injured as badly as you are claiming, or that you do not care about your recovery. None of these impressions go over well with juries. If you must reschedule, try to contact the medical provider with

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sufficient advance notice, but remember that by treating for your injuries you are documenting your impairments. This is one of the most important ways to not only get better, but also under Michigan law to show how your injuries are serious so you meet Michigan's injury threshold test of serious impairment of body function.

9. Disposing of important evidence of your injuries: Save all pill bottles, casts, braces, prescriptions and any other items from your doctors.
10. Forgetting that a picture is worth a thousand words: Anytime you have a surgery or a visible injury or vehicle damage, take pictures or ask your auto accident attorney to send a photographer out to do so.

Seeing is believing

Videos are great tools for showing a jury — or an insurance company adjuster — how drastically your life has changed as a result of your accident-related injuries and the accompanying surgeries and other medical procedures.

11. Letting your guard down about so-called “independent medical examinations” or “IMEs.” There is nothing “independent” about them. The doctors who perform them are hand-selected by the auto insurance companies and they make a lot of money from insurance companies by finding

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“nothing wrong” with seriously injured victims. There is also nothing “medical” about IME’s. As the Michigan Supreme Court said in *Dyer v. Trachtman*, their “goal is to gather information for” the auto insurance company “for use in . . . financial decisions.”

12. Refusing to apply for Social Security Disability benefits: If an insurance adjuster requires you to apply for SSD benefits, then you do so.. Refusing to apply could jeopardize both your injury claim and your continued receipt of No-Fault benefits. You are only required to make a good faith effort to apply. You are not required to be awarded benefits.
13. Failing to remove messages or music from your voicemail or answering machine that may be offensive to a jury.
14. Renewing licenses: If you have serious injuries that prevent you from driving a commercial vehicle and/or participating in outdoor activities, do not renew your commercial driver’s license (CDL) or your hunting and fishing licenses.
15. Failing to tell your attorney when your doctor sends you to a new doctor and/or prescribes new testing.
16. Failing to notify your attorney of post-accident job changes (such as returning to work or returning to work with activity or hours restrictions).

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17. Expecting the same financial recovery that your friend or your friend's friend received. Every case, injury, and client is different and, thus, so is the outcome.
18. Not communicating with your lawyer. Call your auto accident attorney before doing something that can have an important impact on your case.

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CHAPTER 2: PAIN AND SUFFERING COMPENSATION FOR ‘SERIOUS IMPAIRMENT OF BODY FUNCTION’

In this chapter, you will discover:

- How the law has changed to make the process more fair for motor vehicle accident victims to recover the pain and suffering compensation they are entitled to.
- How a pain and suffering compensation claim depends on a motor vehicle accident victim being able to prove a “serious impairment of body function.”

The three elements that are required for a “serious impairment of body function” claim.

Change in the Law Will Help Motor Vehicle Accident Victims Get Justice

On June 11, 2019, Michigan lawmakers changed our state’s auto No-Fault insurance law to finally give motor vehicle accident victims a fair shot at recovering the pain and suffering compensation they are entitled to.

They codified the Michigan Supreme Court’s interpretation of the “serious impairment of body function” threshold law which motor vehicle accident victims must comply with in order to be able to sue the

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at-fault driver who injured them for pain and suffering compensation.

The justice brought about by this change was a long time coming.

In 2004, the Michigan Supreme Court in *Kreiner v. Fischer* misinterpreted the No-Fault law's "serious impairment of body function" threshold law and, thus, created a nearly insurmountable legal roadblock for accident victims seeking the pain and suffering compensation they are entitled to. During its reign of oppression, the infamous *Kreiner* decision denied justice in Michigan courts to thousands of seriously injured accident victims.

Fortunately, in 2010, the Michigan Supreme Court in *McCormick v. Carrier* overruled *Kreiner* and reestablished the proper interpretation of the statutory language of the "serious impairment of body function" threshold law.

In Public Acts 21 and 22 of 2019, the Michigan Legislature officially codified the *McCormick* ruling.

Pain and Suffering Compensation & 'Serious Impairment of Body Function'

Under Michigan's auto No-Fault insurance law, a motor vehicle accident victim like you can sue the at-fault driver for compensation for your pain and suffering only if you can prove you have suffered a "serious impairment of body function." (MCL 500.3135(1) and (2))

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This “serious impairment of body function” requirement is called the Michigan bodily injury threshold or Michigan tort threshold law.

If a motor vehicle accident victim cannot prove that he or she suffered a “serious impairment of body function,” then the victim cannot recover for pain and suffering compensation against the at-fault driver.

Serious Impairment of Body Function: The 3 Required Elements

To prove that you have suffered a “serious impairment of body function” and, thus, that you are legally entitled to sue the at-fault driver whose negligence caused your injuries for pain and suffering compensation (i.e., noneconomic loss damages), you must be able to prove each of the following three required elements:

- 1. You suffered an impairment that is “objectively manifested” (MCL 500.3135(5)(a))**
- 2. The objectively manifested impairment must be “an impairment of an important body function” (MCL 500.3135(5)(b)) .**
- 3. The objectively manifested impairment of an important body function “affects” your “general ability to lead” your “normal life” (MCL 500.3135(5)(c))**

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Objectively Manifested Impairment

Under the “serious impairment of body function” statute, an impairment is “objectively manifested” if “it is observable or perceivable from actual symptoms or conditions by someone other than the injured person.” (MCL 500.3135(5)(a))

Important Body Function

Michigan’s auto No-Fault insurance law explains that “an important body function” is “a body function of great value, significance, or consequence to the injured person.” (MCL 500.3135(5)(b))

Michigan courts have recognized the following body functions as “important” for purposes of recovering pain and suffering compensation for a “serious impairment of body function”:

- Correct functioning of the heart
- Ability to use one’s hip
- Ability to breathe
- Ability to use one’s leg
- Ability to stand
- Ability to use one’s neck
- Ability to use one’s ankles
- Ability to use one’s shoulder
- Ability to use one’s arms
- Ability to use one’s wrist
- Ability to use one’s back
- Memory

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- Ability to use one’s feet
- Vision
- Ability to use one’s hands
- Walking
- Loss of hearing (partial or full)
- Loss of sight (partial or full)
- Loss of an organ

The Michigan Legislature did not disturb the above list when it enacted Public Acts 21 and 22 of 2019

Affecting Your General Ability To Lead Your Normal Life

The No-Fault law explains that an objectively manifested impairment of an important body function must “affect[]” a motor vehicle accident victim’s “general ability to lead his or her normal life.” (MCL 500.3135(5)(c))

To prove that this has happened to you, you must show that your objectively manifested impairment of an important body function “has had an influence on some of [your] capacity to live in [your] normal manner of living.” (MCL 500.3135(5)(c))

The law notes that “[a]lthough temporal considerations [such as time or duration] may be relevant, there is no temporal requirement for how long an impairment must last.” (MCL 500.3135(5)(c))

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Additionally, the law clarifies that “[t]his examination [of whether your general ability to lead your normal life has been affected] is inherently fact and circumstance specific to each injured person, must be conducted on a case-by-case basis, and requires comparison of the injured person’s life before and after the incident.” (MCL 500.3135(5)(c))

WARNING: Insurance Companies’ Hardball Tactics to Extract Low-ball Settlements

The old adage that one should be wary of strangers bearing gifts is invaluable advice for victims of car or truck accidents who have been approached by insurance companies and made “generous” offers to settle their accident claims. In such situations, “generosity” is truly in the eye of the beholder.

The insurance company’s motivation in pushing for a quick and early settlement – typically an anomaly in motor vehicle accident litigation – could be one of several things.

The insurance company has likely concluded that its insured was at-fault and the company wants to settle early – and for a low amount - before you - the victim - realize the amount of money in pain and suffering compensation that you are truly entitled to far exceeds what the insurance company is offering.

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The other motivation that may drive some insurance companies to make early settlement offers is even more offensive – if not unlawful – than the first.

When an insurance company offers money to settle a case, there is often more to it than just wanting to settle for less than the case is worth.

Often, the settlement offer is just a delaying tactic that allows the insurance company or the at-fault driver to negotiate with an accident victim until the time comes when incriminating evidence can be legally thrown out and destroyed.

It is truly rare for an insurance company to voluntarily step up and agree to pay the full amount of what it owes. There is normally a catch.

CHAPTER 3: PAIN AND SUFFERING COMPENSATION FOR DISFIGUREMENT AND DEATH

In this chapter, you will discover:

- How to recover pain and suffering compensation for accident-related disfigurement.
- How to recover pain and suffering compensation for the accident-related death of a spouse, family member or loved one.

Permanent Serious Disfigurement

To prove that you are entitled to monetary compensation for pain and suffering (i.e., “noneconomic loss” damages) for a “permanent serious disfigurement,” you must prove the following three elements:

1. **You suffered a disfigurement.**
2. **The disfigurement was serious.**
3. **The serious disfigurement was permanent.** (MCL 500.3135(1))

Michigan courts focus on the disfigurement’s characteristics rather than its effect on a motor vehicle accident victim’s ability to live his or her normal life.

Although courts use a “common knowledge and experience” standard for assessing the seriousness of a

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claimed disfigurement, “objective consideration” is also given to the accident victim’s “subjective embarrassment and sensitivity about his [or her] appearance.”

Death of a Spouse, Family Member or Loved One

In the horrible event that a spouse, family member, or loved one is killed in a motor vehicle accident, Michigan’s auto No-Fault insurance law allows the victim’s family to recover monetary compensation for their pain and suffering. (MCL 500.3135(1))

To bring such a lawsuit, a personal representative of your family member’s or loved one’s estate must be appointed by a probate court judge. The personal representative, who is frequently a relative, would then have the authority to file a lawsuit. (MCL 600.2922(2))

The following persons may be entitled to pain and suffering compensation:

- The deceased’s spouse. (MCL 600.2922(3)(a))
- The deceased’s children. (MCL 600.2922(3)(a))
- The deceased’s descendants. (MCL 600.2922(3)(a))
- The deceased’s parents. (MCL 600.2922(3)(a))
- The deceased’s grandparents. (MCL 600.2922(3)(a))
- The deceased’s siblings. (MCL 600.2922(3)(a))
- Those “persons to whom the estate of the deceased would pass under the laws of intestate succession

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determined as of the date of death of the deceased.”
(MCL 600.2922(3)(a))

- The children of the deceased’s spouse. (MCL 600.2922(3)(b))
- Those “persons who are devisees under the will of the deceased.” (MCL 600.2922(3)(c))
- Those “persons who are designated in the will as persons who may be entitled to” pain and suffering damages. (MCL 600.2922(3)(c))
- The “beneficiaries of a living trust of the deceased if there is a devise to that trust in the will of the deceased.” (MCL 600.2922(3)(c))

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CHAPTER 4: 'ROADBLOCKS' TO RECOVERING PAIN AND SUFFERING DAMAGES

In this chapter, you will discover the 'roadblocks' that the law, the insurance company, and an at-fault trucking company (if a commercial truck is involved) may use to try to prevent you from recovering the pain and suffering compensation you are entitled to.

4 'Roadblocks' to Watch for

There are four main "roadblocks" you may encounter when trying to prove you are entitled to monetary compensation for the pain and suffering (i.e., "noneconomic loss" damages) you suffered as a result of having been seriously injured in a motor vehicle accident.

1. You were more than 50 percent at fault in causing the accident.
2. You were some percentage at fault in causing the accident.
3. You were driving your own, uninsured motor vehicle at the time of the accident. Or, the other driver, who caused the accident, was not insured.
4. The trucking company that injured you uses a loophole in the law to destroy evidence of its wrongdoing.

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The 50 Percent Rule

Michigan's auto No-Fault insurance law prohibits a motor vehicle accident victim from being awarded pain and suffering compensation (i.e., "noneconomic loss" damages) if he or she was "more than 50% at fault" in causing the motor vehicle accident that gave rise to his or her injuries. (MCL 500.3135(2)(b))

Comparative Fault

The concept of "comparative fault" means that, if an accident victim is at-fault in causing the motor vehicle accident that resulted in his or her injuries, then the amount of pain and suffering compensation he or she may be entitled to will be reduced by his or her percentage of fault. (MCL 500.3135(2)(b))

For instance, suppose a motor vehicle accident victim may be entitled to \$100,000 in pain and suffering compensation, and suppose it is determined that she was 25% at-fault in causing the accident that gave rise to her injuries.

The victim's \$100,000 recovery would be reduced by 25%, leaving her with a recovery of \$75,000.

However, as discussed above, if the accident victim was more than 50% at-fault, then he or she will be completely prohibited from recovering any pain and suffering compensation.

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Driving Without Insurance

If you are driving your own, uninsured motor vehicle at the time you are seriously injured in a motor vehicle accident, then you will have no claim for monetary compensation for your pain and suffering (i.e., “noneconomic loss” damages).

Even if the other driver was 100% at-fault in causing the accident, Michigan’s No-Fault insurance law absolutely bars motor vehicle accident victims who were driving their own, uninsured motor vehicles when they were injured from recovering pain and suffering compensation. (MCL 500.3135(2)(c))

On the other hand, if the driver who causes the accident was driving without insurance or without adequate insurance, you will still have the right to sue for pain and suffering compensation. But your ability to actually recover may be jeopardized.

Unless you purchased and are covered by an uninsured motorist (UM) and/or an underinsured motorist (UIM) policy, and unless the other driver’s personal assets are sufficient to pay for the damages you’re awarded, you will be unable to collect on the damages you’re entitled to.

A UM or UIM policy can help by stepping into the shoes of the at-fault driver and paying for the pain and suffering compensation he or she would have otherwise owed you - if the at-fault driver had adequate insurance coverage.

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How Trucking Companies Can Legally Destroy Evidence of Their Negligence

A loophole in the law allows a truck company to destroy incriminating evidence of its wrongdoing if certain requirements are met.

But a seriously injured truck accident victim can prevent the destruction of such evidence if he or she complies with other aspects of the law.

Failure to comply with these very complicated, tedious, and time-sensitive rules, however, could deprive the victim of his or her right to recover the pain and suffering compensation he or she is entitled to.

For instance, if an accident victim – through his or her lawyer – does not act in time to save a truck driver’s ELD data, personnel files, and the maintenance, repair, and inspection records for the truck that caused the victim’s injuries, then the trucking company can lawfully destroy the evidence. And, they frequently will.

Of course, destruction of such evidence could be devastating, if not fatal, to a victim’s pain and suffering case because those types of evidence are frequently crucial to proving the victim’s case against the wrongdoing trucking company.

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CHAPTER 5: MAKING A CLAIM FOR PAIN AND SUFFERING COMPENSATION

In this chapter, you will discover:

- The deadline you must comply with for filing a lawsuit to recover pain and suffering compensation
- How to determine who should be named as a defendant or defendants
- How to comply to applicable pre-suit notice requirements

Going to Court: Deadline for Filing a Lawsuit

If your pain and suffering claim is not resolved amicably with the at-fault driver who caused the motor vehicle accident – or with the driver’s auto insurance company - then, in order to recover on your claim for pain and suffering compensation, you will have to file a lawsuit.

Generally, you have three years to file your lawsuit from the date of the motor vehicle accident that gave rise to your injuries and/or medical conditions for which you are seeking pain and suffering compensation. (MCL 600.5805(2))

Your filing deadline may be slightly different, however, if, at the time of the accident, you were either under the age of 18 or mentally disabled to the point that you were

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prevented from comprehending your rights. (MCL 600.5851(1) and(2))

Under those scenarios, you would generally have one year from the date you turned 18 or one year from the date you were no longer mentally disabled to file your lawsuit “although the [three-year] period of limitations” for filing your lawsuit “has run.” (MCL 600.5851(1))

Young Accident Victims

- Car and truck accident victims who are younger than 18 years of age (unemancipated minors) do not have the legal right to sue in their own name.
- An adult must sue on the young victim’s behalf.
- The adult can be a “Next Friend” (who is any “competent, responsible person”), a conservator, or a guardian — all of whom must be approved and appointed by a judge.

Whom to Sue?

Typically, a motor vehicle accident victim who is seeking to recover pain and suffering compensation will sue the at-fault driver(s) and/or owner(s) of the vehicle(s) that caused the accident.

If there are “uninsured motorist” or “underinsured motorist” coverage issues, then the victim may also end up suing his or her auto insurance company.

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However, in truck accident cases, the pool of potentially responsible parties is larger. For instance, a truck accident victim seeking pain and suffering compensation may consider suing any number of entities, including but not limited to the truck driver, the trucking company, the shipping company, the load broker, or the trailer owner.

Giving Notice of Your Lawsuit for Pain and Suffering Compensation

Depending on the facts of your case, and whom you intend to sue, the law may require you to provide some form of notice of your injury and/or your intent to file a lawsuit to recover pain and suffering compensation.

Below is a list of several notice requirements that may be relevant in your pain and suffering claim.

- 60-day notice for claims against transportation authorities. (MCL 124.419)
- 120-day notice for defective highway claims against the State of Michigan. (MCL 691.1404(1))
- 60-day notice for claims against county road commissions for defective county roads, bridges, or culverts. (MCL 224.21(3))
- 6-month notice for personal injury claims against the State of Michigan. (MCL 600.6431(4))
- 2-year notice to the appropriate federal agency for tort claims against the federal government. (28 U.S.C. Section 2401(b); 28 U.S.C. Section 2675(a and b)) There is a six (6) month waiting period from when the notice is received to when suit is allowed. The

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only party that can be sued is the United States of America and the suit must be brought in Federal Court.

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CONCLUSION

The attorneys, paralegals, and professionals at Michigan Auto Law want you to get the pain and suffering compensation you are entitled to after your car, truck or motorcycle accident.

If you need more information, visit our [Michigan No-Fault Insurance Resource Center](#). It has information on [No-Fault benefits](#), the [No-Fault Act](#), [Michigan mini-tort](#), [Social Security Disability](#) and [additional coverage](#) that can protect you if you are ever injured in a motor vehicle accident.

You are also welcome to call anytime for a free consultation with one of our experienced insurance attorneys at (877) 776-0791. There is no cost or obligation, and we can answer all your questions about your car accident, your rights to recover pain and suffering compensation or your rights to recover benefits under your No-Fault auto insurance policy.

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TESTIMONIALS ABOUT MICHIGAN AUTO LAW

Read over 1,000 real reviews from people we have helped at www.michiganautolaw.com/about/reviews/

* * *

“Michigan Auto Law is an incredibly well-oiled machine. All of their staff, from receptionists, assistants, paralegals, to the attorneys I personally worked with, were absolute professionals and experts in every way. It is definitely a team effort. I HIGHLY recommend Michigan Auto Law to anyone looking for help after an accident. I would like to point out that we decided to go with Michigan Auto Law after my husband researched them and read reviews just like mine. There's a reason they receive so many accolades.”

— *Meredith Tierney, Howell*

* * *

“They were so helpful from the first phone call! Without their help I don't know where I would be. They all are very professional and knowledgeable while friendly at the same time. The result were better than expected and I am very satisfied. Would definitely recommend them!”

— *Cathi Schloss, Eastpointe*

* * *

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“I have been treated with such respect from the first meeting until the ending of my lawsuit. This made the whole experience easier on me. I would definitely recommend Michigan Auto Law for their care and patience while representing me. They have always kept me well informed. Thank You for that.”

— *Patricia Strong, Ann Arbor*

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Michigan Car Accident Victim Rights Explained

Essential Steps for a Successful Recovery of Pain and Suffering Compensation

This guide will help you understand how you can recover the pain and suffering compensation you are entitled to after your Michigan car, truck or motorcycle accident. The elements of a successful claim are explained as well as the roadblocks that insurance companies may try to put in your way.



About the Author: Steven M. Gursten is head of Michigan Auto Law, the largest auto accident law firm in Michigan that exclusively handles car, truck and motorcycle accident cases. He is a nationwide expert in automobile accident and Michigan No-Fault laws and has held numerous legal leadership positions including past president of the Traumatic Brain Injury Litigation Group of the American Association for Justice and past president of the Motor Vehicle Trial Lawyers Association. He is a Michigan Lawyers Weekly Lawyer of the Year, and is listed as a Top 50 Michigan Super Lawyer® as well as Best Lawyers in America®.

“Michigan Auto Law has been listed for 17 consecutive years with the top reported injury settlements and trial verdicts in Michigan ... This remarkable record eclipses every other law firm in Michigan ...”

— Attorney at Law Magazine

“Michigan’s largest law firm that completely specializes in serious automobile accidents.”

— Michigan Lawyers Weekly

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