



## Article Side

What you Need to Know About Personal Claim Injuries in Tampa, Florida by [Warren Gonzales](#)

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Personal injury is a legal term that outlines any injuries made to the body, mind or emotions of a person rather than damages made to property, hence why they're considered separate claims. Personal injury claims are actions taken when any damage done has been made at the alleged fault of another. In other words, if you've been injured or dealt emotional harm because of someone else's irresponsibility (drunk driver, slip and fall, etc.) then you can file against them.

So for starters, what constitutes an injury? For insurance purposes injury is only considered when you obtain medical treatment or if you inform your insurance adjuster that you are going to seek medical treatment. (Of course this means that the person claiming injury must eventually see a medical provider within a set time frame otherwise they are still considered not to be injured.) Keep in mind that a medical provider doesn't have to be a doctor, it can be any sort of medical provider such as a chiropractor or dentist as long as it pertains to injuries sustained during the accident.

That's why it's very wise to go to the emergency room after an accident. It serves two important purposes, making sure you don't have any unrealized injuries as well as securing your ability to make an injury claim in the future with your Tampa injury attorney. Even if you're checked at the scene you'll have a hard time proving your case later unless you actually take an ambulance to the hospital. While you may feel fine after the accident the adrenaline of the moment can dampen the pain enough that you won't notice how badly you were injured until later. Err on the side of caution and make sure to get checked out quickly after any accidents!

The only time you can't attempt to seek compensation would be if you were found to be 100% at fault for the injury. Something to be aware of is say you are in a car accident and found to be 20% at fault. You can still be sued for that portion of the fault! Passengers of the other car or even your own car can sue you for their injuries and passenger lawsuits are becoming quite common so be aware of the potential for multiple claims filed on you.

Another interesting point to mention is that it is also possible for an insurance company to settle any related property damage for 100% of the cost but still maintain the right to take an offset of fault for the bodily injury claim. (So by paying all of the property damage they will receive a percentage off of the medical expenses they would otherwise be expected to pay.) This is important to get in writing from your insurance company if you're in this situation, just in case you need to take it up with your Tampa injury attorney at a later date.

It's very important to know about the state laws and regulations regarding your injury claims, especially before you start talking to your insurance adjuster. It may even be a wise idea to get a consultation with a personal injury attorney in Tampa. They will best know the ins and outs of your claim and be able to tell you if you have a strong case or if you might even lose your rights to compensation! It pays to be in the know so look into your local laws before talking to the adjuster so you don't get ripped off.

Remember that it never hurts to be well informed ahead of time. By knowing these few crucial tips to injury claims you can save yourself a lot of future headaches and money in the long run!

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