

# **The Ultimate Michigan Car Accident Handbook**

*A Practical Guide to Understanding Your Legal Rights!*



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*A Practical Guide to Understanding Your Legal Rights!*

**Daniel L. Buckfire, Attorney**

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## **Who I Am and Why I Wrote This Book**

I am attorney Daniel L. Buckfire and I am a partner at the law firm of Buckfire & Buckfire, P.C. I have an undergraduate degree in accounting from the University of Michigan Business School and a law degree from the University of Michigan Law School.

I am recognized as an expert in cases involving auto accident injury cases and auto insurance laws. I am frequently asked to speak to groups of other lawyers on these topics and am often contacted by medical professionals who have questions on behalf of their patients who have been injured in accidents.

I wrote this book to help you understand your legal rights if you were injured in a car accident. The insurance laws in Michigan that apply to car accidents are very complicated and change on almost a daily basis. This book was written to make these laws easy to understand to someone who is not a lawyer or a judge.

This book may not answer all of your questions and simply cannot cover every aspect of the Michigan No-Fault insurance law. I am very proud to say that I have helped hundreds of injured clients, just like you, with their cases in the last seventeen years. To learn more about my record of success, please visit our firm web site for some examples of the settlements and jury verdicts that were obtained for my clients.

I always look forward to sharing my expertise with new clients and gladly speak with all persons who call my office. If you know others who would benefit from this book, please have them call me and I will send them a complimentary copy.

**Daniel L. Buckfire, Attorney at Law**

daniel@buckfirelaw.com

Specializing in Auto Accident and Insurance Claims

www.buckfirelaw.com

Toll-Free: (800) 606-1717



## **Legal Advice**

I am not allowed to give legal advice in this book and you should not take the information in the book as legal advice. It is intended to be informative and to provide you and your family with a basic understanding of your rights. If you hire my firm to represent you or a family member for a case, I will fully explain your legal rights under Michigan law to you and assist you in filing your claims. If you have already hired a lawyer before reading this book, you should contact your lawyer with specific questions about your legal rights and benefits.



## **Choosing The Right Lawyer For Your Case**

**Do all lawyers in Michigan know how to handle auto accident and injury cases?**

**No.** The insurance laws in Michigan regarding motor vehicle accidents are very confusing and change on a daily basis. The No-Fault law was created in 1973 and there have been over 2,000 written court opinions regarding these laws.

The fact that Attorney Ernie drafted a will for your uncle or that Lawyer Linda handled your cousin's divorce case does not make them qualified to handle an auto accident case. Many attorneys who claim to be specialists in auto accident cases do not know the intricacies of these laws.

While many lawyers will offer to represent you in your case, it is important to choose a lawyer who handles serious motor vehicle accident injury cases everyday and has significant experience and expertise in representing injury victims. Lawyers without this knowledge and experience may not be familiar with or even understand these laws and its many technicalities—shortcomings which could cause you to lose your benefits and your opportunity to obtain a settlement.

## **How do you find the best lawyer for your case?**

The best way to find the right lawyer is to know the right questions to ask a lawyer before you hire a lawyer for your case. These questions are a good start:

1. What percentage of your practice is devoted to handling serious auto accident injury claims?
2. Have you ever written a book, like this one, on auto accidents and insurance claims?
3. Have you ever spoken to groups of other lawyers and professionals about auto accident cases and auto insurance laws?
4. Do you have a website with information on auto accident cases and free forms that I can print to make my insurance claims?
5. Have you ever taken an auto accident case to trial and won a verdict for your client?
6. What kinds of settlements have you received for your clients?

The lawyers at **Buckfire & Buckfire P.C.** will give you direct answers to these questions. Our firm has represented auto accident injury victims and their families throughout the State of Michigan for almost 40 years. Our lawyers have the knowledge, expertise, and experience in handling these cases. Most of our clients are referred to us from other clients, who have placed their trust in us to represent their family members,

friends, and colleagues. We also receive many referrals from other lawyers and from medical professionals, who recognize that we are the best law firm to represent their clients and patients.



# What does the phrase “No-Fault” mean anyways?

Most of you have heard the phrase “No-Fault” but do not know exactly what it means or how it affects you if you are involved in a car accident. You are not alone.

Basically, it means that you can get insurance benefits regardless of whether you or someone else was at fault in the accident. **That’s right, you are entitled to insurance benefits even if you were at fault in the accident.**

Generally, when you are involved in a car accident in Michigan, there are three types of insurance claims. These claims are explained in more detail in this book, but they are classified as:

## **1. Car Repairs and Damages**

(Payment for repairs to your vehicle)

## **2. Bodily Injury Claims**

(Payment for your personal injuries)

## **3. No-Fault Insurance Benefits**

(Payment for wage loss, medical expenses, etc.)

Because Michigan is a no-fault state, you are required to make claims against your own insurance company for car repairs and

no-fault benefits. Michigan law also allows you to make a claim against the driver and owner of the car who was at fault in the accident if you suffered personal injuries, such as for pain and suffering and any visible scars or disfigurement. These are called bodily injury claims.

In this book, I will tell you how to make these claims and will answer many of your common questions. Of course, if you have questions that are not answered in this book, you can always pick up the telephone and give me a call. My toll-free number is 1-800-606-1717.



# **Car Repairs and Damage Claims**

## **Who has to pay for the repairs and damages to my car?**

How much you will receive depends on whether you or the other driver was at fault and on what type of collision coverage you had on the car. Your own car insurance pays for the repairs on your vehicle.

## **What types of collision coverage are there?**

There are three types of collision coverage for repairs to your car. They are called Limited Collision Coverage, Standard Collision Coverage, and Broad Form Collision Coverage.

## **What if I did not buy collision coverage?**

If you did not buy collision coverage, you will have to pay for the repairs to your car even if you were not at fault in the accident. You may be able to recover up to \$500.00 from the other driver or his insurance company. This is called a mini-tort claim.

## **What is a deductible?**

This is the amount that you agree to pay toward the cost of repairs before the insurance company steps in to pay the rest.

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