



HURT ON THE JOB?

7 Reasons You Want a Workers' Compensation Lawyer on Your Side



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If you've been injured in the workplace, you might be wondering whether or not to hire a lawyer to assist you with your workers' compensation claim. The answer is most likely, yes. In fact, most reputable lawyers will tell you if you have a claim that you can handle yourself.

Here are seven situations where the help of a workers' compensation lawyer is vital to your case:



1

Your employer or the insurance company **denies your claim.**

Employers and insurance companies often reject legitimate workers' compensation claims in the hopes that the employee will give up or quit. The odds are in their favor that many claims will disappear if stalled long enough. When you hire a workers' compensation lawyer, you pay nothing up front, but you get the expertise to force the insurance company to treat you fairly.



2

You are **currently receiving Social Security disability, Medicaid, or Medicare benefits.**

When your case settles, it is over. However, there are situations where the insurance company will have to pay for more related future medical needs. If you are receiving Social Security disability, Medicare or Medicaid benefits, a poorly drafted settlement agreement can impact your future benefits. An experienced attorney won't let that happen!



3 You think your injuries may prevent you from returning to work at all.

Total disability has a specific meaning in workers' compensation cases. A permanent, total disability may entitle you to weekly payments for your work life. Insurance companies fight these cases because they impact profits the most. An experienced workers' compensation lawyer is essential in cases that involve total disability.



4 Your employer fires or retaliates against you for filing a workers' compensation claim.

If you are fired, demoted, or have your hours or wages cut due to filing a workers' compensation claim or taking advantage of any of your workers' compensation benefits, it is important to contact a lawyer immediately.



5 **The insurance company refuses to pay for more medical treatment, or miscalculates your lost wages.**

If the insurance company refuses to pay for medical treatment or miscalculates your lost wages, it's a good idea to contact a workers' compensation attorney. An experienced lawyer can easily determine whether or not you're being treated fairly and take the right steps if you are not.



6 **Your injury is serious.**

Workers' compensation underpays big injuries and overpays small ones. Without a lawyer on your side, you are stuck with whatever the insurance company offers. If you want to get the best settlement possible, then you should hire an attorney who will fight to get it for you.



7

Your injury was **someone else's fault**, or it happened away from your regular workplace.

If you were injured due to someone else's neglect or away from your regular job site, you may be entitled to damages from a civil suit. If you are going to be bringing a civil case against a third-party to the courts, then it is important that you have an attorney represent you. The workers' compensation insurer has a right to pursue a liable third party if you fail to do so, but they will only protect their interests—your damages will be ignored!

CONTACT A ST. LOUIS WORKERS' COMPENSATION ATTORNEY

Filing a workers' compensation claim adds stress to your injury.

It is important that you recover everything that the law allows, because there is never enough money after an injury. A workers' compensation attorney can make sure that you get the best possible settlement and aren't taken advantage of throughout the process. **Your choice of workers' compensation attorney can be the difference between being taken care of and being taken advantage of.**

When you are hurt on the job, make sure you:

- Notify your supervisor about the time, place, and nature of the accident as soon as possible.
- Seek the medical attention that you need as soon as possible.
- Contact an experienced workers' compensation attorney and follow his directions.
- Follow the doctor's recommendations to ensure a speedy recovery.
- Keep your lawyer aware as things change with your situation.

If you have been hurt in a workplace accident and have other questions, contact The S.E. Farris Law Firm today for a strategy session.

Call 314-252-9937 or visit www.farrislaw.net