

Special Report

**“The Inside Secrets**

**ICBC**

**Doesn't Want You To Know!”**

**If You Have Been Victim of an Auto Accident?...**

**Don't Speak to Anyone!**

**Until You Read This Special Report!**

**Presented by  
Jeff Witten of McComb Witten Personal Injury Lawyers**

## **“If You Have Recently Been Injured in an Auto Accident... Don’t Do Anything Until You Read This Special Report In Its Entirety!”**

Dear Friend,

Thank you for ordering my Special Report. This report will expose the Hidden Secrets ICBC DOESN’T WANT YOU TO KNOW About Your Injury Claim.

**It is important to let you know that this letter is not intended as legal advice on your case. Nor does this letter create a solicitor client relationship. A statute of limitation may require that you take immediate action on your case, consult a lawyer immediately!**

If you or someone you know was recently in an auto accident you know that this can be a very difficult time! Not only are there serious injuries to face, but now the victim is forced to deal with ICBC and possible financial loss!

1. Will my medical bills be paid?
2. Will I be paid for the time that I am losing from work?
3. What do I do if the person who hit my car doesn’t have car insurance?
4. Who is going to pay to get my car repaired?
5. What if I don’t make a full recovery and cannot return to my former work?
6. What will ICBC offer me for my injuries?
7. How will I know if the settlement is fair for my injuries?
8. How will I know that the lawyer I’ve chosen to represent me is a competent lawyer and will know what to do?
9. How can I find a competent lawyer?

If you or anyone you know have any of these concerns, then please keep reading this Special Report in its entirety. Hello, my name is Jeff Witten. I have been helping clients as a lawyer in British Columbia for more than fifteen years. Our focus at McComb Witten is helping individuals who face the challenges of an injury suffered as a result of an auto accident. It’s unfortunate, but many people these days end up the victims of thoughtless and careless drivers. And if this is not tragic enough, they are then victimized by ICBC.

All too often, honest hard working people are at a significant disadvantage when dealing with a skilled and highly trained insurance adjuster. Did you know that it is the adjuster's job to see that their company pays out as little as possible to injured victims? They may try to make you think they are on your side, but the truth is they have only one side and that is the insurance company. These adjusters are pros at their job and you need to be prepared to protect your rights or you will lose!

Unfortunately, I see far too many people who don't know their legal rights as injured victims. Lack of proper information can spell disaster! That's why I've taken the time to write this Special Report and to provide it to you for FREE.

Maybe you have heard the stories of how ICBC has not paid an adequate settlement or no settlement at all, because the victim did not know their legal rights. Well, many of these stories are TRUE!

One secret ICBC is never going to tell you is that you should know your legal rights and what you can do to see they are not lost!

Doing nothing at all is one of the worst things you can do! Every year I hear of cases where injured victims were clearly entitled to compensation, but failed to take action. By not taking action they gave up a crucial legal right. It's tough enough to make a living at the best of times. Getting injured in an auto accident should not make this job more difficult! Reading this report is a good first step in protecting your rights! Knowledge is POWER!

Let's talk about some of those concerns! We are not going to hit them all, but maybe we can give you answers that can offer you some piece of mind.

- **Will my medical bills be paid?**

Medical bills may be your first concern! Who is going to pay these bills? What will happen to my credit rating? You need answers NOW not later!

The answer concerning your medical bills may depend on many factors from who is at fault to the available insurance coverage. You may have medical insurance that covers you if you are injured as a result of a car accident! If you are like many injury victims you may have insurance coverage that you never knew you were entitled to. Insurance coverage is a whole area of law in itself.

- **Will I be paid for the time that I am losing from work?**

The simple answer is you should! But, the reality is much more complex. You must, with the help of your doctors and your lawyer, carefully document all the elements of this loss. You must show that your injuries prevent you from doing specific tasks that are a part of your job. Then you must carefully show the money you lost! Remember the adjuster is there to pay you as little as possible not what you deserve!

- **What do I do if the person who hit my car doesn't have car insurance?**

If you have purchased a policy of insurance with the Insurance Corporation of British Columbia you have Basic Uninsured Motorist Coverage! This insurance covers you if you are a victim of one of the numerous uninsured drivers on our highways. Your own company becomes the insurance company covering the damages caused by the uninsured driver. **DO NOT BE FOOLED**, your insurance company still has one goal and that is profit. Do not let it be at your expense. The insurance adjuster's goals have not changed and your case must be presented and proved as if you were dealing with the insurance company for the driver at fault.

- **Who is going to pay to get my car repaired?**

A car can be one of our biggest investments! Without it we are cut off from all the things you must do from getting to work to shopping for the food for our table. Getting it repaired properly is a real concern.

If you have collision coverage your insurance company should pay for the repairs to

your vehicle. The choice of which body shop should repair your vehicle is one that you should consider carefully. The level of service and quality of work which body shops offer can vary. Before entrusting your repair of your vehicle to a body shop you should make sure that they are both reputable and offer all the services and benefits you require.

- **What if I don't make a full recovery and cannot return to my former work?**

If your injuries are so severe as to keep you off the job or actually prevent you from returning to your work this must be factored into your compensation. Your lawyer will work with your doctors to carefully document this loss. Your lawyer may hire expert witnesses who will assess and try to place a value on your disability.

This question raises another, when do I settle? DO NOT let anyone rush you into settlement. You should not consider settling your case until you know the full extent of your injuries and if you are going to be disabled in any way!

- **What will ICBC offer me for my injuries?**

If ICBC chooses, they may at some point make you an offer in an effort to settle your injury claim. The amount that they offer will depend on a host of different factors including, but not limited to, the type of injuries you suffered, how bad your injuries were, how long your injuries went on for and how you were affected by your injuries. What you can be certain of, is that ICBC will make you an offer which is designed to arrive at a settlement of your claim for as little as they can get away with.

- **How will I know if the settlement is fair for my injuries?**

There is only one answer to this question. Have an experienced personal injury lawyer on your side. Your lawyer can evaluate your case based on invaluable knowledge and experience. But, always remember you are the injured party and you alone must have the final say. As we always tell our clients YOU ARE THE BOSS and we work for you!

- **How will I know that the lawyer I've chosen to represent me is a competent lawyer and will know what to do?**

Ask questions! Find out if the lawyer has handled a case like yours! Find out what they think of your case and what actions they recommend! Find out the strategies they will put into place in order to make sure you receive fair compensation!

- **No Miracles... Just a Lot of Hard Work and Determination!**

We are not going to promise you miracles in your case. We promise we will do our job as your lawyers. Do the hard work that is necessary to help and take the time to investigate your case, hire the necessary expert witnesses, vigilantly analyze your medical records, and carefully document your case. We know the law and will hold our ground against the ICBC! We will put our many years of experience as personal injury lawyers to work for you to achieve a just result.

### **Here's How It Works:**

We'll review the facts of your case with you, ask you questions and review your options with you. Then, when we have a clear understanding of what has happened we'll give you our opinion about your case, including your chances of winning and any problems we may see. Since every case is different, we'll tell you what we think your best options are for YOU under YOUR specific circumstances.

We will also explain your legal rights and obligations. We'll tell you what you are going to need to do to prove your case and obtain fair compensation. We'll also explain the legal process to you, so that you'll know what happens in the weeks and months to come.

The most important thing is that the lawyer you choose doesn't miss any critical details regarding your auto injury case. Missing some critical evidence could end up costing you the right to the compensation you deserve!

We will also answer all of your questions and deal with your concerns. This way, you will understand exactly where you stand with your case. You'll know what to expect as your case moves forward. No stone will be left unturned.

You will have the information you need to be able to make informed choices about your case. You'll leave my office more knowledgeable and confident about the future, which will give you peace of mind during this difficult time in your life. Please remember that we are here to help support you during this difficult time.

Of course, we will discuss our services with you. We'll tell you what we can do and explain what is involved. We are willing to answer any questions you may have about our background and experience.

We will tell you the pros and cons of the options available to you. It's our sincere hope that we can help find a way to put you at ease and feel better about your decision to hire our firm. What about a guarantee?

## **Here Is Our Personal Guarantee To You!**

We will invest our time, resources, and abilities into your case; this is our guarantee of commitment to you. We'll do everything we can to help you avoid the common pit falls that occur within the legal system so you can move on with your life. Since an auto accident can be emotionally draining, we want you to understand that we know what you are now going through. We'll meet, and you'll tell us what happened. After our meeting you'll be able to start sleeping better at night again and start recovering from your injuries, because you'll know we're on the job.

## **The Worst Thing You Can Do Is What Too Many People Do - Delay or Do Nothing at All!**

Too many people who have suffered injuries in an auto accident have told us they

wished they had acted sooner or sought our advice before they settled for less than they deserved. We have encountered many people who decided not to retain a lawyer because of one reason or another. Later, they found themselves wishing they would have gotten sound legal advice. It's unfortunate but TRUE!

Please don't let this happen to you. If you're in a situation where you don't know what to do and you can't seem to figure things out, then that's more of a reason to pick up the phone and call our office right NOW! I understand that you have a lot of questions on your mind because you are trying to recover from your injuries and worried about supporting your family. However, not doing anything at all won't change your situation and it could make you a victim yet again.

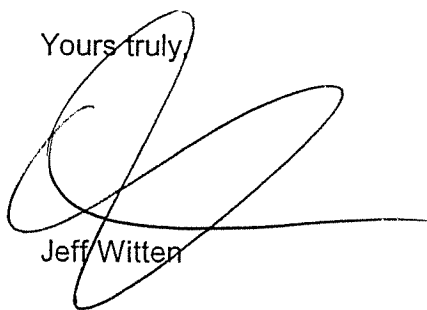
## **For a FREE No Obligation Meeting To Talk About Your ICBC Injury Claim**

**Call McComb Witten at 604-255-9018**

When you call our office, we'll arrange a one-on-one meeting to discuss your personal situation. There will be no charge for this meeting. Again, we would be more than happy to answer all your questions, and give you the benefit of an objective legal analysis, then it's up to you to decide what you want to do. Even after that, there's no obligation for you to hire our law firm!

Thank you very much for taking the time to read this Special Report. We look forward to hearing from you!

Yours truly,

A handwritten signature in black ink, appearing to be 'Jeff Witten', written over the printed name.

Jeff Witten

P.S. Remember, we're here to help you in any way we can, but we can't help unless "YOU" call us first. I want you to know that we've dedicated our entire practice to helping every client by offering them the information they need to protect their legal rights.

Your injuries can devastate your life both physically and financially! I want you to know that we understand how you feel right now facing these problems, but the good news is you don't have to face them alone.

One last thing. What's the worst thing that can happen to you if you come in to see us during your FREE no obligation initial meeting?

At worst, you'll find out that we can't help you and will leave our office no further behind. At best, you'll find out that we can help you to obtain fair compensation for your ICBC injury claim.

The bottom line is that you have nothing to lose and potentially a lot to gain by contacting us today.

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**THIS SPECIAL REPORT IS INTENDED TO BE INFORMATIONAL IN NATURE. IT REFLECTS THE OPINIONS OF THE WRITER. THE INFORMATION IN THIS LETTER IS NOT OFFERED AS LEGAL ADVICE. IT DOES NOT CREATE A LEGAL ATTORNEY-CLIENT RELATIONSHIP. YOU SHOULD SEEK THE LEGAL ADVICE OF A QUALIFIED ATTORNEY ABOUT YOUR PARTICULAR MATTER.**

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**"FREE,  
NO OBLIGATION  
initial meeting to discuss your ICBC auto injury claim!"**

Call our office at **604-255-9018** or visit our website [www.injuredbc.com](http://www.injuredbc.com)

For service in Cantonese and/or Mandarin call **604-312-9888**

For service in Farsi call **604-805-5943**

**We look forward to hearing from you.**