I Wish I Knew That Before I Settled My ICBC Injury Claim...

February 25th, 2009

You are injured through the fault of another motorist in BC. You miss time from work. You go into debt paying for therapies and medications. You experience pain and your typical lifestyle is interfered with. Then, as your injuries are slowly getting better you are approached by your ICBC adjuster to settle your claim. The offer seems low but you are sick of dealing with the aftermath of your ICBC Injury Claim and you accept the offer.

Time goes by and your injuries linger. You had hoped that you would get better but unfortunately things didn't turn out as optimistically as you had planned. You're still missing time from work. Your therapy expenses are ongoing and your doctor is running out of ideas. Your actual expenses and wage loss soon exceed your ICBC settlement. You regret settling your claim and then you call an ICBC Injury Claims Lawyer. The Lawyer tells you the offer was unfair, your claim was likely worth several times more than what you settled for. You eagerly ask if the lawyer will take your case and he/she responds "sorry, you signed a contract with ICBC saying you can no longer sue as a result of this crash, you can't reopen your claim."

As an ICBC Injury Claims Lawyer this is a scenario I unfortunately see all too often. People often contact me after they've settled their claim. Except in exceptional cases (for example where a settlement is obtained through fraud or by duress) ICBC Claims Settlements usually can't be set aside. I hate breaking this news to people if they've clearly been short changed by their settlement.

So, if I can impress one fact on anyone with an ICBC Injury Claim, it is this: *get legal advice before you settle your claim*. It doesn't have to be from me. It can be from any lawyer experienced handling ICBC Claims. Shop around, find a lawyer who you can connect with and get a free ICBC Claims consultation. BC has many very well qualified personal injury lawyers and many of them provide initial consultations free both of charge and obligation. I've seen many experienced ICBC Injury Claims Lawyers spend many hours giving people free initial consultations, even in circumstances where the lawyer was not interested in taking the case.

Getting anything of value for free is rare so why do ICBC Injury Claims Lawyers give Free Consultations? It's simply a matter of economics. This is a competitive business and giving free consultations is almost a requirement for ICBC Injury Claims Lawyers wishing to stay competitive. It's a simple formula of supply and demand and the result is the availability of free consultations for you, the consumer.

So take advantage. Get a free consultation before you settle your ICBC Injury Claim and help yourself make an informed choice before saying yes or no to ICBC's settlement offer.