

MY LEGAL RIGHTS

Q. While stopped at an intersection I was rear-ended by another vehicle, and I hurt my neck and back. The other driver said it was his fault, but his insurance company will not pay my medical bills. What are my rights?

A. In Oregon if another driver is at fault in causing a collision, that driver must pay all reasonable and necessary damages. In most cases, your insurance policy has medical coverage (PIP), and your insurance will pay your medical bills while you are treating. Once your medical treatment is completed, your insurance will seek reimbursement from the at fault party's insurance company for your medical bills. This is often referred to as "No Fault" insurance. Your insurance company will not recover your pain and suffering damages that you may be entitled to from the other driver. Thus, prior to speaking with any insurance company, you should consult with an experienced personal injury attorney to make sure all of your rights are protected.

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