

WAGE LOSS INFORMATION

If you have lost, or will lose, income as a result of your accident, you must take the following steps to insure that you are properly compensated.

- You must apply for State of New Jersey Temporary Disability Benefits by submitting a completed disability application that was provided to you during your initial consultation¹. This application contains three (3) portions that must be completed by you, your treating physician and your employer. Your insurance company cannot pay you any wage loss benefits before the State makes a determination as to how much you are entitled to receive pursuant to State guidelines. Please contact the office immediately once you receive a determination notice from the State.
 - If you are not a salaried employee or your company has a private disability insurance plan, please contact a member of our staff for further instructions.
 - Please remember to contact this office upon your receipt of the State's determination notice.
 - The amount of income continuation benefits to which you are entitled under your own insurance policy will depend on our policy coverage. Please discuss this with a member of our staff who will help guide you toward a satisfactory result.
 - **Payments can take several weeks to be processed, so PLEASE BE PATIENT!**
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PROPERTY DAMAGE

- If you had collision coverage, (also known as "property damage"), on the date of your accident, your insurance company will pay for the damage to your vehicle, less the applicable deductible. When your insurance company seeks reimbursement from the responsible party's insurance company, your company will also attempt to collect reimbursement of your deductible. If your insurance company is successful, you will be reimbursed the amount of your deductible. There is no set time limit on how long this process can take, so please be patient.
- In the event that you did not have collision coverage, it will be necessary for you to obtain an estimate of the cost to repair your vehicle. If your vehicle is "totaled," you must obtain an estimate stating a total loss. In either case, please send the estimate to the office. If your vehicle is being stored, this information should be supplied to the various insurance companies **A.S.A.P.**
- Should it become necessary for you to rent a vehicle and your insurance company does not provide this type of coverage, please send all rental receipts to this office and we will submit them to the proper insurance company for reimbursement.

¹ If you are losing time from work, you must file for State Temporary Disability Benefits with thirty (30) days of the date of your accident.