

Speaker 1: Following an automobile collision one of the complexities that people confront is no-fault insurance. In New York if you've been harmed and you need medical treatment from injuries from a car accident you have to have that treatment paid for, covered by no-fault insurance. And the no-fault insurance comes from the car that you're in at the time of the collision even if it's the other car that caused the accident to occur.

And what no-fault covers generally speaking, are medical bills for treatment or injuries from the incident and a portion of your lost wages. But no-fault is not limitless. There's a ceiling to it. So it's important to understand the system. It's important to have a good advocate who's experienced with it to navigate the system for you. There are important filing deadlines within the first 30 days after the incident to ensure that your benefits exist and are paid. All of that are good reasons to have an attorney at your side from the outset following the auto collision.