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"My wife was involved in a serious and complex car accident with a commercial vehicle. Bryan Tisch was everything we could've hoped for in an attorney. He personally came to our home since my wife was in no condition to travel and he walked us through every step of the very long process, which led to a very agreeable settlement in our favor.

If you're not sure where to go, I can confidently recommend that you put your full trust into this firm and with this attorney. Bryan, Rich, and all of their associates were knowledgeable and personable. They didn't merely answer our questions but fully educated us on the process. Believe me, you want these people in your corner! Thanks Bryan and everyone at Yosha Cook and Tisch; we will never forget you and will always be grateful."

- Josh Roland

Our Firm Awards



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(317) - 732 - 1060 YoshaLaw.com

FEAUTURED ARTICLE

Can You Sue for a Car Accident If You Are Not Hurt?



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The Legal Scoop

An Exclusive Publication From Yosha Law

IN THIS ISSUE:

- Can You Sue for a Car Accident If You Are Not Hurt?
- Who's Liable in a Dog Attack?

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- Medical Malpractice



Can You Sue for a Car Accident If You Are Not Hurt?

Did you know that only 43% of car accidents involve injuries? Too often, people involved in a car accident think that only injuries are compensable. They settle for insurance payouts that barely cover the cost of repairs and think that's the end of the story. But is it? If you're wondering if you can sue for a car accident if you're not hurt, the short answer is yes, you can!

Why would I need to sue if I wasn't hurt?

It's no big surprise to realize most car insurance companies aren't on your side...or anyone else's side, for that matter. Most operate best when they take the customer's monthly payments and find reasons to deny claims. Appealing will take time and expertise that the average person just doesn't have. Understand that you can file a lawsuit for property damage compensation following a car accident, even if you're physically ok, and that hiring a qualified attorney to fight on your behalf is essential.

With insurance companies looking for every exploitable loophole they can find to keep their money in the bank and out of your wallet, filing a property damage lawsuit may be necessary to make sure your property is replaced or repaired...fully.

What insurance covers

Each state varies with the insurance coverage amounts required by law to comply with regulations. In Indiana, for instance, the minimum insurance requirements are:

- \$25,000 for bodily injury per person (there may be multiple injuries)
- \$50,000 for bodily injury per accident (this is the coverage for all injuries combined)
- \$25,000 for property damage per accident

While on paper that sounds sufficient, consider this: Most people injured in a car accident will have multiple injuries. ER visits, rehabilitation, and hospital stays will add up to far more than the \$50,000 cap.

Even without injuries, repair bills alone will cost a bundle depending on the extent of the damages. Just replacing the airbag costs up to \$1,500, with frame damage costing as much as \$10,000. And that's not including all the bodywork that will be done.

If the cost of repairs is greater than the value of the car, insurance companies will "total" it and pay you the blue book value of the car. That's not a lot of help if you are still making car payments, and it won't go very far if you need to buy a new car.

And that's assuming the other driver was insured. Uninsured and underinsured drivers present a unique set of problems.



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Lawyers at Yosha Cook & Tisch - Personal Injury Lawyers will be recognized in the 29th edition of The Best Lawyers in America®.

What can I sue for if I wasn't injured in an accident?

You'd be surprised at what can be compensated following an accident, even if you weren't injured.

1. Repairs

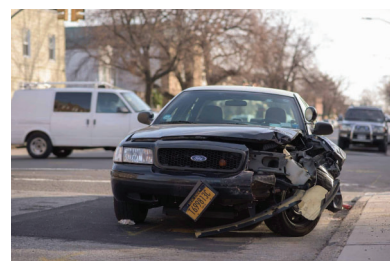
First (and most obviously), you can sue for property damages to your vehicle. If your car repairs are more than the value of the car, you can sue to have the car replaced and possibly even pay off the totaled car. To understand your rights, consult with an experienced automobile accident attorney.

2. Car rentals and transportation costs

Your car may be in the shop for a day, a week, or even longer depending on the damages. You can add the costs of temporary transportation to the claim, such as car rental or public transportation costs.

3. Lost wages

If you can't drive and can't afford a rental, or if you live where public transportation isn't an option, you may be forced to miss work. Lost wages, if applicable, can be added to your claim.



4. Other personal property

Did you know that if you had a pet in the car and they were injured (even if you weren't), they are considered "personal property" and your vet bills can be covered? What about that laptop or phone that was damaged on impact? Yes, these are all considered property and yes, you can sue for repair or replacement as long as it can be proven they were damaged during the incident.

Read more at: <https://yoshalawfirm.com/blog/>

Who's Liable in a Dog Attack?

When you adopt a cute little puppy, you never imagine your furry friend could bite or attack someone. If you see a friendly-looking dog at the park and try to pet it, you don't expect it to bite you. You've dog-sat for your neighbor's pooch countless times and almost love the dog like your own...until one day it bites your toddler in your neighbor's backyard while they're playing.



Dogs are known as "man's best friend", so many people are surprised when they or a loved one gets attacked by one. But dog bites happen more often than you think. In 2018, Indiana ranked number 17 out of all 50 states with the most dog bite insurance claims, with a total of 368. And that's just the number of incidents that were recorded by insurers.

When dog bites happen, it can be confusing to know whose fault it is. Assigning negligence depends on several factors, like where the incident happens or the dog's history of aggressive behavior. Whether you are a dog-lover or not, you should have a basic grasp on Indiana's dog-bite laws.

Indiana's one-bite rule

Indiana has a one-bite rule when it comes to dog attacks. The rule keeps dog-owners from being liable if their dog bites someone else if the owner can prove they had no prior knowledge of their dog exhibiting violent or aggressive behavior. In other words, if it's the first time the owner's dog has bitten anyone and they can prove it, they're not liable.

The one-bite rule does not apply if the dog bites a government official who is carrying out their duties, such as a postal carrier or local police officer. In this case, the owner is liable for all damages.

Is dog bite reporting mandatory in Indiana?

All incidents involving an animal biting a person in Indiana must be reported to the local health department where the victim lives. If you see a physician for an animal bite, they are legally required to report it as well.

Read more at: <https://yoshalawfirm.com/blog/>

Our Success Stories

\$20.3 Million Verdict

\$20,325,000 verdict against a Fortune 500 energy company following a near-fatal electric shock injury that occurred at the company's power plant in Petersburg, Indiana

\$3.2 Million

Motor Vehicle Accident. Our client was a young child who was a passenger in the backseat of a vehicle struck by another car. The child's head flew into the back of the seat in front of him. The child suffered from a permanent mild traumatic brain injury.

\$5 Million

Motor Vehicle Accident. A passenger in a vehicle driven by a friend who wanted to demonstrate the speed of his new car. The driver hit a curb, and the passenger suffered a traumatic brain injury.