



# **Navigating Compensation Claims:**





# Understanding Your Rights & How We Can Help

- ✓ At Bridge Law, we help people like you to get fair compensation for harm caused by others.
- ✓ These cases—known as compensation claims—can involve anything from everyday negligence to egregious malpractice or wrongful death.
- ✓ If you think you might deserve compensation, then here's a general overview of what to expect

## **We'll show how your claim meets these criteria**

To win a claim, you need to demonstrate that the other party harmed you by acting inappropriately.

More precisely, you (or rather your legal team) must show how:

1. The other party was obligated to maintain a certain level of care.
2. The other party failed to do so, either intentionally or negligently.
3. You suffered objective harm.
4. Your harm was the direct result of their lack of care (as opposed to some other event or coincidence).





More detailed criteria might apply to your specific situation. To give a few examples:

- A workers' compensation claim requires showing that harm occurred in the course of doing your actual job.
- A product liability claim may depend on what safety guarantees the manufacturer made or implied.
- A public liability claim might revolve around what you were doing on the premises in the first place.

Once the details are clear and legally sound, your attorney will figure out exactly what the claim is worth.

## Three types of compensation may be awarded

If the incident hadn't happened, what physical condition would you be in? How much money would you have? What opportunities would be available? What good or experiences would you enjoy, and what bad ones would you avoid?

Courts can't turn back the clock, but they can come up with numbers ("damages") that compensate you ("make you whole") for factors like these.

In practice, we think of damages in three different categories, corresponding to the kind of harm they address.





- **Special** damages cover monetary losses. They try to capture the expected lifelong cost of medical care, lost wages, property damage, and so forth.
- **General** damages cover non-monetary losses. They're extremely difficult to calculate, since they try to account for psychological and social losses.
- **Punitive** damages are rarer. They're primarily intended to punish the other party and to discourage them (or anyone else) from similar actions. Punitive damages are more arbitrary, but they're typically capped at a certain multiple of special/general damages.

Your attorney might recommend outside experts who can explore and attest to the full extent of your harm. We understand how invasive and uncomfortable this can feel after a traumatic event. Even so, outside expertise is often the surest way to establish and win broader damages in complex cases.

Once damages are settled, the last major step is to negotiate payment terms.

## You'll be paid in one of two ways

If applicable, your insurer will directly pay expenses like medical and auto repair bills. These so-called "direct recovery" payments are deducted from the total compensation amount.

The remainder is subject to legal fees—conventionally 33%— after which the rest is paid out to you. It may come as either a lump sum (single payout) or a structured settlement (ongoing payments).





There are pros and cons to each.

Lump sums are simple. You get immediate resources to pay the bills, cover medical costs, and so forth. They often make sense for modest amounts.

Structured settlements, on the other hand, provide a steady income stream. But they're more complicated to arrange, and they may not be enough to cover short-term expenses.

Both arrangements are usually tax-free, outside of unusual situations involving punitive damages.

For modest amounts, it's often wise to settle for a lump sum. For larger damages, work closely with your legal team and with a financial planning professional. They'll fight to ensure your needs are covered in a way that minimizes long-term financial worries.

Regardless, the most important part is to act quickly.

## Do you still have time to file a claim?

### **The clock is ticking on your compensation claim.**

Generally speaking, Washington State lets you file a compensation claim for **three years** after the event. This is known as the "statute of limitations." Once that period elapses, you are usually not permitted to file a claim.

(There are a few exceptions. Most commonly, you may have more time if the harm didn't appear for some time, or if it was so severe that you were left incapacitated.)





Three years may sound generous, but it passes more quickly than you'd think. Dealing with insurers, coordinating outside experts, navigating court proceedings, negotiating a settlement—each can take months or years.

# Take the first step toward compensation

Money can't make up for what you've been through.

But if you act quickly, it can help with the financial burden or lost opportunities you may be navigating.

Bridge Law has a **track record of winning full, fair compensation** for people who have suffered from another's actions.

*People like you.*

Whether we're assembling overwhelming evidence, uncovering additional insurance, contesting unfair settlements, or even going to court, **we fight for you—period.**

**Reach out today** to discuss your claim confidentially.