

The Law Offices of Susana Ragos Chung

Branch Office

3807 Wilshire Blvd. #900 ☎ Los Angeles, CA 90010
Tel: (213) 389-7180
Fax: (213) 389-7085

Main Office

3250 Wilshire Blvd. #805 ☎ Los Angeles, CA 90010
Tel: (213) 386-8688
Fax: (213) 386-8695

Vegas Branch

3301 Spring Mountain Rd. #23 ☎ Las Vegas, NV 89146
Tel: (702) 252-8831
Fax: (702) 252-8850

~ IMPORTANT ~

Please Read Property Damage Information

This information is for ALL our clients who sustained any damage to their vehicle (property damage = “PD”). It is extremely important that you read this so you may know what to do. You are welcome to take your own initiative to fix the damages to your car, but please let your case manager know.

There are several scenarios, where you may fall:

In all situations, it is best to take a photo of your vehicle and submit it to your case manager by mail or email.

Going Through Your Own Insurance	Going Through The Other Party's Insurance	If You Do Not Have Insurance
<p>In order to go through your own insurance to fix your car or property, you MUST contact your insurance company to see whether you have insurance and coverage for COLLISSION.</p> <ol style="list-style-type: none"> 1. See if you have any COLLISSION COVERAGE 2. Decide whether you want to go through your own insurance company to fix your vehicle or wait until we hear back from the other party's insurance whether they have accepted liability. 3. Call your insurance company to SET UP A VEHICLE INSPECTION or talk to your case manager, who can set one up for you. 4. If you decide to go with your own insurance, you are expected to buy for your DEDUCTIBLE. 5. If you pay for your deductible and there is a defendant, we can request for a REIMBURSEMENT of this. Save your receipts and records. 6. Once you receive an ESTIMATE, please inform us. So we may take appropriate action. 	<p>If you decide that even if you have collision coverage and you still want the defendant to pay for your damage, there are steps.</p> <ol style="list-style-type: none"> 1. Contact your case manager & inform them about your intent to wait for the other party to fix your car. 2. Another period of waiting is needed to see whether LIABILITY is ACCEPTED by the other party. <i>This means that they admit that it is their fault.</i> 3. When liability has been accepted, they can ask to INSPECT your vehicle. A date & time & location will be planned for this. 4. Once it has been inspected & estimated, you will be notified as to the total amount of estimated damages. You will have a choice as to where you want to get your car fixed. 5. The body shop will be paid and you will be notified to all the charges & all the repairs. Then you can fix your vehicle. 6. Once your car is fixed, you must notify your case manager as to the TOTAL amount of damages. (total amount paid) 	<p>If you are not insured at all, you are considered a PROP 213 claimant, you will only be allowed to claim medical bills and the repairs to your vehicle.</p> <ol style="list-style-type: none"> 1. Contact your case manager & inform them about your insurance information (that you are NOT insured) 2. A period of waiting is needed to see whether LIABILITY is ACCEPTED by the other party. <i>This means that they admit that it is their fault.</i> 3. When liability has been accepted, they can ask to INSPECT your vehicle. A date & time & location will be planned for this. 4. Once it has been inspected & estimated, you will be notified as to the total amount of estimated damages. You will have a choice as to where you want to get your car fixed. 5. The body shop will be paid and you will be notified to all the charges & all the repairs. Then you can fix your vehicle. 6. Once your car is fixed, you must notify your case manager as to the TOTAL amount of damages. (total amount paid)
<p>2 choices for CAR RENTAL</p>	<p>(1) If you have rental coverage on your policy. This will be taken care of your insurance company. However, any EXTRA insurance you purchase will be your responsibility. Keep your receipt.</p> <p>(2) If you choose not to rent a car, you will be allowed to ask for LOSS OF USE. You will be compensated (money) the amount of days you do not have a car or if you had to drive another car.</p>	