



Law Offices of Douglas Rallo, P.C.

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\$400,000 Auto Accident Settlement

In a recent case, the claimant was driving a truck southbound on Route 83 in Round Lake Park. He came to a full stop at the intersection with Peterson Road, then began to turn left. Before he could complete the turn, the driver of a car coming from the opposite direction disobeyed the stop sign and crashed into the truck. As a result, the claimant injured his meniscus and anterior cruciate ligament in the knee, for which he had surgery.

“This single event gave rise to three different claims,” according to Libertyville attorney Douglas Rallo. “Since my client was driving a truck for his employer, he had a workers compensation claim. Next, because the other driver caused the accident by his carelessness, we filed a lawsuit against him for negligence. And because the other driver didn’t have enough insurance to fully compensate for the extent of my client’s injuries, I made an underinsured motorist claim with the truck’s own insurance company. The combined cases were settled for nearly \$400,000”, said Rallo. With twenty-seven years of legal experience, Law Offices of Douglas Rallo has the know-how to find every avenue of recovery for its injured clients. “I carefully scrutinize the facts of each case, and thoroughly research the law so that I can uncover every possible opportunity to compensate for my client’s losses”, according to firm owner Douglas Rallo.

This approach produced results in the underinsured motorist claim, he said. “Normally, underinsured motorist policies are written so that the amount received from a workers compensation claim is deducted from the amount you can receive from an underinsured motorist insurance policy. Illinois courts have upheld an insurance company’s ability to write policies to allow for the deduction. However, in this case, my careful review of the truck’s insurance policy led me to believe that this particular policy was written differently, and did not allow for a deduction. After providing my analysis to the insurance company attorney, he agreed that I was right and paid full benefits without any reduction for the \$129,000 in workers compensation benefits.”

1 Accident -- 3 Claims -- \$212,000 Settlement

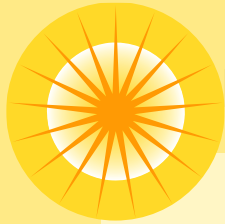
The claimant was an auto mechanic who had repaired a customer’s car. While test-driving it to make sure the vehicle was in good operating condition, the claimant was rear-ended. As a result, the claimant sustained a herniated disk in his neck for which he had surgery.

This case also involved workers compensation, negligence and underinsured motorist claims stemming from a single occurrence. The combined settlement was for nearly \$212,000, according to Libertyville attorney Douglas Rallo. The claimant is now owner and operator of an auto mechanic repair shop.

Client Testimonial:

“...I am very satisfied with you because I don’t feel like a number when I need information, I get a returned phone call in a timely manner and that you stay on top of matters. I am very thankful to have you as my attorney and I don’t have to commute downtown if I need to see you...”

(Over)



Karate Instructor Receives \$100,000 Settlement

The Law Offices of Douglas Rallo, P.C., in Libertyville announces the \$100,000 settlement of a personal injury lawsuit it filed for a five-time national karate champion. "After work, my client and a co-worker went to the co-worker's home to socialize. The co-worker asked my client to teach him a karate technique. While explaining and teaching the move in slow motion, without any touching or threatening maneuvers, the co-worker suddenly grabbed the instructor's arm, spun him around and fell on top of him on the ground", said Rallo. The instructor injured his right knee and had surgery to repair a torn cruciate ligament. "This case was interesting because normally a person can sue another for personal injuries when the wrongful party is negligent; but where a person is involved in a "contact sport", proving negligence is not enough. In cases involving "contact sports", you have to prove that the other party committed 'willful and wanton misconduct', which is tantamount to recklessness. Here, the defense contended that the karate demonstration was a contact sport and that there was no liability because the co-worker's actions were not reckless. I countered with the argument that what took place was not a karate fight or contact sport activity; just a slow motion teaching demonstration and that the co-worker's conduct was negligent. I also pointed out that even if it was a contact sport activity, his sudden and unjustified actions were reckless", said Rallo. The homeowners' insurance company paid \$100,000 to settle a few days before jury selection was set to begin.

Auto Passenger Receives \$100,000

Despite an excellent recovery, the passenger in an auto accident has received a \$100,000 settlement for his injuries. The driver was looking out his side window and didn't see that a car in front of him was stopped. This caused a rear-end collision. Attorney Douglas Rallo handled the insurance claim for a client who had an operation for right shoulder instability and a partial glenoid labrum detachment. "After surgery, he had only a handful of follow up doctor visits and no physical therapy. Even though his shoulder is doing fine and there was no lost income from work, I was able to negotiate this excellent \$100,000 settlement. Also, I was able to do so without filing a lawsuit, which saved my client thousands of dollars in litigation expenses", said his attorney, Douglas Rallo.

ASK A LAWYER

Q. I was injured in an auto accident. Is there a time limit for me to take legal action against the other driver?

A. Yes. The law contains a "statute of limitation". A statute of limitation is a period of time within which you must *start* a lawsuit in the proper court against the responsible parties. Making a claim with an insurance company does not comply with the statute of limitation. Once a statute of limitation expires, your legal rights to file a lawsuit for that matter are gone forever. Generally, the statute of limitation in Illinois for adults seeking to recover compensation for personal injuries in auto accident cases is two years from the date of the occurrence. For minors, it is two years from the time they reach the age of eighteen. Since there are circumstances which can affect the calculation of the statutes of limitation, please consult a lawyer for the determination of the statutes of limitation applicable to your specific case.