Be prepared

I'm your lawyer

Everyone should have a lawyer they know and can call. You should not have to search for one while you are hurt, upset, or standing beside a damaged car.

You may be walking across the street, shopping in a store, driving home, riding a bike, or visiting a friend. A loose step, a wet floor, a careless driver, or an unsafe product can turn an ordinary day into a hard one.

Being careful helps. It cannot prevent every injury. Being prepared means knowing what to do and whom to call.

I'm Michael G. Kornitzer. I want you to know my name and have my number before you need legal help. When something happens, you have a place to start.

Put my name and number in your phone.

813-997-0733

Save it as **My Lawyer - Michael Kornitzer**. Share it with a family member. Keep your insurance cards and an emergency contact where you can find them.

Start here when you need help

I am hurt - what do I do now? / 2

The next few days / 3

Your first call and hiring a lawyer / 4

How we build your claim / 5

Settlement or a lawsuit / 6

Fees, bills and your money / 7

Keep this checklist / 8

This Florida guide explains the basic steps. We confirm whether we can take your matter and agree in writing on the work we will do. Reading this guide alone does not hire the firm.

I am hurt
What do I do now

1. Get safe and get help

Call **911** for an emergency. Follow the instructions of police and emergency workers. Do not risk another injury to take a picture or collect a name. Health and safety come first.

2. Report what happened

For a crash, call law enforcement when required and ask for the report number. In a store or other business, tell the manager and ask for an incident report or reference number. If you are hurt at work, tell your employer right away. Ask for copies of any report you sign.

3. Save the facts if it is safe

Take photos of the whole area and close views of the hazard, damage, signs, and visible injuries. Get witness names and phone numbers. After a crash, exchange driver, vehicle, and insurance details. Ask someone you trust to help if you cannot do this.

4. Be accurate

Say what you know. Do not guess about speed, distance, fault, or how badly you are hurt. It is fine to say, "I do not know." A report may help, but it does not decide the whole claim.

5. Get medical care and call me

Get needed care promptly. Tell the provider how the injury happened and describe your symptoms honestly. Do not delay care while waiting for a lawyer to call back. When you are safe and able, call **813-997-0733**.

If you already left the scene or missed a step, call anyway. Tell me what happened and what you still have.

The next few days

Keep the proof

Keep your photos, videos, messages, reports, receipts, and damaged items. Save original files and make a backup. After a fall, keep the shoes and clothing you wore. Do not wash, repair, or throw away items that may show what happened.

Call before a vehicle, device, or other key item is repaired or discarded, when possible. Tell me about cameras near the scene. Video may be erased quickly. Do not put yourself in danger to collect it.

Keep up with your care

Follow your provider's advice. Keep appointments or call to reschedule. Explain any problem getting care, such as cost, travel, or lack of insurance. Tell your provider about past injuries and new symptoms. Your medical choices belong with you and your health care team.

Write down what changes

Keep brief, dated notes about pain, sleep, missed work, and tasks you cannot do. Save wage records, bills, and receipts. Be honest and specific. A few clear notes are more useful than a long story written months later.

Handle insurance calls with care

Report the loss to your own insurer promptly and follow required notice rules. Before a recorded statement, broad medical release, settlement, or check marked as final payment, call me. Your own policy may require cooperation. Do not ignore requests or deadlines; send them to me.

Keep the case off social media

Do not post about the injury, claim, or settlement talks. Ask friends not to discuss your case online. Preserve existing posts and messages. Do not delete or change them to hide information.

Your first call

You do not need a perfect file to call. Start with your name, contact details, when and where you were hurt, and a short account of what happened.

What I need to know

Tell me who was involved, what injuries you have, and where you received care. Mention any witnesses, reports, photos, insurance, or offers. Tell me about prior injuries, any lawyer already helping you, and anything you have signed.

Speak up right away if the injury involved a child, a death, medical care, your job, a government agency, or a boat. Different rules or deadlines may apply.

How we start working together

I review whether the firm can take the matter and check for conflicts with other clients. If we agree to work together, the written agreement explains the work, fees, and case costs. Ask questions before you sign, and keep a copy.

Ask these questions

What will you handle? Who should I contact? How do fees and costs work? What happens if there is no recovery? What do you need from me next?

Do not wait for the deadline

Many current Florida negligence claims have a two-year filing limit. The rule can depend on the claim and when it arose. Some claims have other deadlines or require early notice. A phone call or insurance claim does not, by itself, stop the clock.

For Florida auto PIP medical benefits, initial qualifying care generally must occur within **14 days** after the crash. This does not mean you should wait 14 days. Get needed care promptly and call about coverage.

How we build your claim

An injury claim asks a responsible person, business, or insurer to pay for harm the law allows you to recover. Being hurt does not, by itself, prove someone else must pay.

We work through four questions

Who had a duty to act with care? A driver must follow traffic rules. A business may have duties to keep its property reasonably safe.

What went wrong? We look for proof of unsafe conduct or a dangerous condition. In some cases, we must show what a person or business knew, or should have known.

Did it cause your injury? We connect what happened to the harm. An old injury does not always defeat a claim, but we need to understand what changed.

What losses can we prove? Records may support medical costs, lost income, future needs, and the effect on daily life. Different claims have different limits.

We check insurance and fault

We look for policies and other payment sources. Your own auto or health coverage may help with some bills. A policy limit can affect what is available, even when an injury is serious.

Shared fault can reduce a claim. In many Florida negligence cases governed by the current rule, being more than 50 percent at fault for your own harm bars recovery. Exceptions and older rules may apply. I will explain the rule for your case.

Your part matters

Send requested records, respond to questions, and tell me about changes in your health, work, address, or phone number. Tell me the difficult facts too. I can address a problem more effectively when I know about it early.

Settlement or a lawsuit

First we assess the claim

We gather records and decide what more we need. We may send a demand that explains the claim and asks for payment. We may need to file suit before treatment ends to protect a deadline. A demand letter does not replace a lawsuit when filing is required.

Then we discuss offers

The insurer may ask questions, deny the claim, or offer payment. I explain the offer, the risks, and the likely amount left after fees, costs, and bills. **You decide whether to accept a settlement.** No one can promise a certain result or payment date.

If we file a lawsuit

A lawsuit begins with a complaint that states the claim. The other side must be properly served and can respond. Both sides then exchange information. This is called **discovery**. You may answer written questions, provide records, or attend an exam under the court rules.

You may give a **deposition**, which is testimony under oath before trial. I help you prepare. Tell the truth, listen to each question, and do not guess.

We may try mediation

At mediation, a neutral person helps both sides discuss a settlement. The mediator does not decide who wins. You can ask questions and weigh the terms with my advice.

If the case goes to trial

A judge or jury decides the disputed issues based on the evidence and law. Trial takes preparation, and court schedules can change. A judgment may lead to an appeal or further work to collect payment. Filing suit does not mean a trial is certain.

There is no single timeline for every injury claim. Treatment, missing records, disputed facts, insurance issues, and the court calendar can all affect the pace.

Fees bills and your money

Know the fee agreement

Many injury cases use a **contingent fee**. This means the legal fee depends on a recovery. The written agreement sets the terms. Case costs, such as record fees, filing fees, and expert charges, are separate. Ask who pays those costs if there is no recovery.

Keep medical bills coming to us

Hiring a lawyer does not automatically stop medical bills or collection efforts. Send new bills, insurance notices, and collection letters promptly. Tell me about Medicare, Medicaid, health insurance, and any provider agreement you signed.

Some providers, benefit programs, or health plans may have a right to payment from the recovery. A **lien** is a legal claim against money or property. Other repayment rights may apply too. We review these claims and seek reductions when the facts and law allow.

The settlement amount is not your take-home amount

Before you decide, ask for an estimate of your **net recovery**: the money left for you after fees, costs, and amounts that must be paid to others. Final figures can change as bills and repayment claims are resolved.

A release usually gives up the claims it covers. Read it with me before signing. Settling too early can leave you with future costs and no right to ask that party for more.

Why payment can take more time

After an agreement, we may still need signed papers, final bill figures, payment from the insurer, and funds that have cleared the trust account. A child's or another protected person's settlement may need court approval. You receive a closing statement showing how the money is divided.

Ask whenever something is unclear

You should understand what has happened, what comes next, and what a decision means for you. Keep copies of your agreement, key records, release, and closing statement.

Keep this checklist

Put my name and number in your phone

Michael G. Kornitzer | Kornitzer Law LLC
813-997-0733
kornitzer@gmail.com
kornitzerlaw.com

If you are hurt

1. Get safe. Call 911 for an emergency.
2. Get needed medical care promptly.
3. Report the crash or injury.
4. Save photos, witness details, and damaged items.
5. Call me when you are safe and able.
6. Send me insurance requests and deadlines.
7. Keep records of bills, missed work, and daily limits.

Keep these details in one place

Date and place: _____
Report number: _____
Witness contact: _____
Care received: _____
Next step and date: _____

The basic path

Care and first call → Gather proof → Review losses and coverage → Discuss settlement or file suit → Resolve the case and account for the money

Some steps overlap. Every case has its own facts, risks, and deadlines. This guide gives general Florida information; your own legal advice depends on your situation.

Key Florida sources, reviewed November 4, 2026: filing deadlines; auto PIP benefits; shared fault.