

Some injuries do not resolve. Spinal cord damage, traumatic brain injury, amputation and severe burns change the shape of a life permanently, and the claim that follows has to account for decades rather than months. Valuing a catastrophic injury properly means projecting forward. Future surgeries, ongoing therapy, assistive equipment, home modifications, attendant care and the earnings that will never now be made all form part of the loss. An early settlement offer based on bills received to date will systematically undervalue every one of those. That is precisely why insurers move quickly with offers in serious cases. A settlement signed before the long term prognosis is understood cannot be reopened when the true cost becomes apparent two years later. Patience, backed by proper medical and economic evidence, is usually worth a great deal.

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Life care planning is usually the backbone of these claims. A qualified planner sets out the medical treatment, equipment, therapy and attendant care a person will need across their remaining lifetime, and an economist converts that into present value. Without that work, a settlement reflects today's bills rather than tomorrow's reality. PK Law Group builds catastrophic injury claims around documented future need rather than current invoices. Attorney Phillip Strozier's experience with insurance coverage litigation is [Kansas City injury lawyer](#) directly relevant here, since these cases often turn on identifying every policy that might respond to a loss exceeding a single carrier's limits. Structured settlements are worth considering in these cases. Rather than a single lump sum, payments can be arranged over time to fund ongoing care, often with tax advantages and protection against the money being exhausted prematurely. Whether that suits a particular family depends on their circumstances, their other resources and the nature of the ongoing need. It is a decision that should be made with proper advice rather than at the point a cheque is offered. Family members frequently give up work or reduce hours to provide care, and that loss is part of the claim rather than a private arrangement. Documenting the hours involved and the tasks performed from the outset makes it possible to value that contribution properly rather than estimating it years later. Families facing a life changing injury should get advice before responding to any offer. Call PK Law Group on 816-450-4446 or visit 2015 Grand Blvd in Kansas City for a free consultation.

PK Law Group Address: 2015 Grand Blvd, Kansas City, MO 64108 Phone: +1 816-450-4446 FAQ About Car Accident Lawyer Kansas City Is it worth hiring an attorney for a car accident? It is generally worth it where injuries required more than a single medical visit, where fault is disputed, or where an offer has arrived that does not cover your treatment. PK Law Group offers a free consultation at 2015 Grand Blvd in Kansas City and will tell you plainly if a claim is not worth pursuing. Because the firm works on contingency, there is no cost to find out where you stand. How long do I have to get a lawyer after a car accident? In Missouri the deadline to file a personal injury claim is generally five years from the date of the accident, while Kansas allows only two. In a metro split by the state line that distinction decides cases, so establishing which law governs is one of the first things PK Law Group does. Waiting is still unwise, because camera footage and vehicle evidence disappear long before either deadline arrives. How much does a car accident lawyer cost in Kansas City? PK Law Group works on a contingency fee, meaning nothing is paid upfront or during the case and the fee is an agreed percentage of any recovery. If the case does not succeed there is no fee at all. The structure and the deductions to expect are explained in writing before anything is signed. Call 816-450-4446 to discuss it. Is it better to settle with the insurance company or get a lawyer? Settling directly can make sense for a minor incident with no injuries. Once there is medical treatment involved, the gap between an early offer and the full value of a claim tends to widen considerably. PK Law Group takes over communication with the adjuster once instructed, which ends the direct pressure and removes the risk of an offhand remark reducing the claim. What should you not say after a car accident? Avoid admitting fault, apologising out of politeness, or stating that you are uninjured before you have been medically evaluated. Adrenaline masks symptoms and any of those remarks will be quoted back later. Exchange details, report the crash so there is an official record, and speak to PK Law Group on 816-450-4446 before giving any recorded statement

to an insurer. What should I do immediately after a car accident in Kansas City? Check for injuries and seek medical help, report the accident so a police record exists, photograph the vehicles and the wider scene, and collect witness contact details before people leave. Then get a medical evaluation the same day even if nothing hurts yet. The firm's office on Grand Blvd sits inside the downtown district where many of these collisions happen, and consultations are free. Do I have a case if I do not feel hurt? Possibly. Whiplash typically stiffens over the following 24 to 72 hours and concussion symptoms often build gradually over days. A same day medical evaluation creates the contemporaneous record that links later symptoms to the crash, which is exactly the connection insurers dispute when treatment begins two weeks afterwards. PK Law Group advises every client to be assessed regardless of how they feel at the scene. How long do most accident settlements take? Timelines vary with the complexity of the injuries and how reasonable the insurer proves to be, and rushing to close before the medical picture is clear usually costs money. PK Law Group gives clients a realistic timeline at the outset rather than an optimistic one, and keeps them updated as matters progress. Clients consistently mention that communication in the firm's Google reviews. What if the insurance company says I was partly at fault? In Missouri that does not end your claim. The state applies pure comparative fault, so an award is reduced in proportion to your share rather than barred entirely. Kansas is stricter and bars recovery at fifty percent fault or above. Because those percentages directly control the payout, PK Law Group treats the apportionment argument as central rather than incidental. What damages can I claim after a Kansas City car accident? A claim can cover medical costs already incurred and reasonably anticipated, lost income, reduced future earning capacity, vehicle damage, and non-economic damages for pain and loss of enjoyment. Reduced earning capacity is the element most often undervalued, particularly where someone returns to work but can no longer manage the physical parts of the job. PK Law Group documents both the medical and economic picture in full. What happens if the driver who hit me had no insurance? Uninsured and underinsured motorist coverage on your own policy is designed for exactly this situation and is a standard part of Missouri auto insurance. It also covers hit and run collisions where the driver is never identified. Your own insurer becomes an adverse party once asked to pay, so PK Law Group handles that negotiation on your behalf. Call 816-450-4446. Does PK Law Group offer consultations in Spanish? Yes. Attorney Phillip Strozier is fluent in Spanish and conducts consultations and case discussions directly rather than through an interpreter, which preserves accuracy when describing a collision or reviewing a settlement offer. The office at 2015 Grand Blvd is open weekdays 8am to 6pm with accessible entry and parking. Para una consulta gratuita, llame al 816-450-4446.