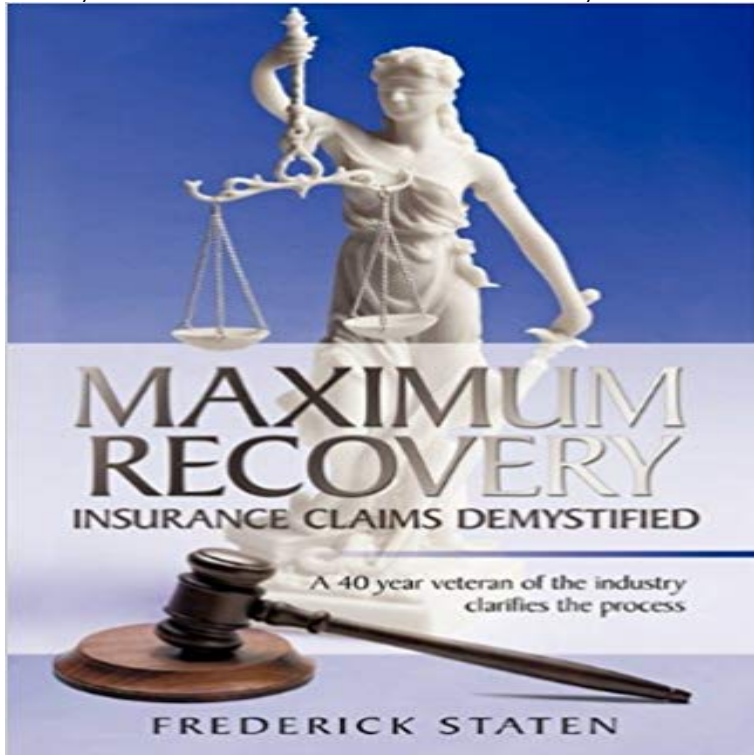


## MAXIMUM RECOVERY - INSURANCE CLAIMS DEMYSTIFIED: A 40 year veteran of the industry clarifies the process



The other drivers insurance company has agreed to pay the cost to repair the collision damage to you new car, but is that all there is. No, you could be entitled to more. The section dealing with automobile property damage will disclose some cash you may have overlooked. You or a resident relative hits an errant shot on the golf course and instead of its intended destination, the ball smashes the windshield of another members car on the parking lot. You are probably not legally liable for the damage, but you can be a good guy and pay the cost to repair under a special coverage in your homeowners policy. Look at all the possibilities in Infrequently Reported Homeowners Claims. As a member of a same sex marriage in a state where such unions are recognized, what are your rights with respect to the injuries or wrongful death of a spouse? See chapter (Damages) for a discussion of this question. The drunk driver who caused your injuries may not be your only source of retribution. Take a look at Liquor Liability. A kitchen appliance you have not altered in any way causes a fire that seriously damages your home and injures you or members of your family. What are your rights with respect to claims against the manufacturer or vendor of the product?

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