

# HOW SOON CAN THE INJURED PERSON BEGIN RECEIVING COMPENSATION FOR LOSS OF INCOME IN KENTUCKY?

*“For individuals who have not opted out of Kentucky’s no-fault laws, they may receive compensation for loss of wages under their personal injury protection (PIP) benefits.”*



**Musselwhite Meinhart & Staples, PSC**



Most people are in shock after being involved in an automobile accident. They are concerned with seeking medical attention for their injuries and concerned about the other passengers in the vehicle. In many cases, the injured victims are rushed to the hospital by ambulance and there is not much time to think of anything other than the accident. However, in the days and weeks following the accident, concerns about medical expenses and compensation for loss of income begin to creep into the minds of the victim and his or her family as medical bills continue to pile up and the victim continues to be out of work due to the accident.

Have you been injured in an automobile accident or has a family member been injured in an automobile accident? If so, you may be wondering how you will pay the medical bills from the accident and when you may receive compensation for loss of income. The experienced personal injury attorneys of Musselwhite Meinhart & Staples can answer these questions for you. We offer free

consultations for you to get answers to these and other questions about your automobile accident claim. We want to hear your story so that we can help you as you continue to recover from the injuries caused by a negligent driver.

## **WHAT DAMAGES CAN I RECEIVE FOR MY INJURIES?**

If you are involved in an automobile accident, you may be entitled to both economic and non-economic damages depending on the severity of your injuries and the facts of the accident. In most cases, victims are entitled to receive reimbursement for their economic losses including but not limited to:

- Past and future medical expenses
- Funeral expenses (in the event of a death)
- Past and future lost wages
- Loss of earning capacity
- Reimbursement for the expense of having someone perform household chores that you are unable to perform due to your injuries
- Doctor's appointments, therapy appointments and diagnostic testing

Depending on the circumstances of the accident, the types of injuries and the severity of injuries, a victim may be entitled to receive non-economic damages in addition to economic damages that include but are not limited to:

- Pain and suffering

- Punitive damages
- Loss of consortium

During the initial consultation, an attorney can address some questions regarding what types of damages you may be entitled to receive; however, a good attorney will explain that only after a thorough investigation can they give you a better idea of the types of damages you may be entitled to receive. The reason for this is not to stall or deceive you but to protect you.



We want to ensure that we take advantage of every avenue available to maximize your recovery; therefore, we do not want to commit to an amount or

even the types of damages until we have completed a thorough investigation of the accident. By investigating all avenues, we build a stronger case for damages to increase your chances of recovering a fair and just settlement including your physical, emotional and financial damages.

## WHEN CAN I BEGIN RECEIVING COMPENSATION FOR LOSS OF INCOME?

This is a common question that we hear as automobile accident attorneys. In many cases, the victim has been out of work for weeks if not months as he or she recovers from the injuries sustained in the accident. In the worst cases, the



victim may not be able to return to work at all or only return to work at a diminished income.

Unfortunately, if you are pursuing the negligent driver

for damages, you will not receive compensation for loss of income or any other damages until you reach a settlement with the insurance company for the at-fault driver or you win your case after a trial. Insurance companies do not make partial payments during negotiations or the pre-trial phase of a lawsuit.

For individuals who have not opted out of Kentucky’s no-fault laws, they may receive compensation for loss of wages under their personal injury protection (PIP) benefits. Individuals may need to instruct the no-fault carrier to “hold open” their no-fault benefits for lost wages. In other words, the insurance carrier only pays lost wages instead of paying medical expenses and other allowed expenses. Medical expenses can often use up all of the PIP benefits leaving nothing for compensation of loss of income.



## CONTACT AN EXPERIENCED RADCLIFF OR LOUISVILLE AUTOMOBILE ACCIDENT ATTORNEY

***We've Helped Thousands of KY Families, we can help you!***

The personal injury attorneys of Musselwhite Meinhart & Staples, PSC have over 50 years of combined legal experience handling personal injury cases. This experience has enabled the attorneys to achieve the best possible results for their clients time and time again. Your case is important to you; therefore, it is important to us. We represent clients in Hardin County, Jefferson County and throughout central Kentucky from our offices in Radcliff and Louisville.

Contact us at (270) 351-6069 or (502) 964-1968 or 1-800-754-HELP to schedule a free consultation with one of our attorneys. You may also contact our office through our convenient [online contact form](#). We look forward to meeting with you to discuss your legal options for collecting compensation for your injuries.

## **About the Author**

Paul Musselwhite, Carol Blakeley Meinhart, Kimberly Musselwhite Staples, and Robert D. McIntosh are the experienced and knowledgeable attorneys that make up Musselwhite, Meinhart & Staples. With over 50 years of combined experience, they have been serving the legal needs of individuals, individuals in the military and families in Hardin county and all of central Kentucky with pride and dignity. Practicing in civil cases in Hardin county, central Kentucky and beyond, they are experienced in all types of law.

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