How to Provide for Your Family When Youâ€™ve Been Injured in an Accident

Description

If you happen to be a biker dad, then you know that the likelihood of you getting in an accident is high. Without the same protections provided in a car like additional coverage, airbags, and safety belts, chances are youâ€™ve sustained some pretty serious injuries. If these injuries are more than superficial and have prevented you from earning a living for a while, the stress only adds to your long list of concerns. Though recovering and getting back to work is your main priority, there are some things you can do in the meantime to help tide you and your family over financially.

Apply for Disability

The first thing you should try is to file a disability insurance claim. If such insurance is offered through your employer, you may be entitled to take a few weeks off the job while you recover. Disability insurance is only a percentage of your usual take-home pay but can take some of the financial burdens off your family as you get better. In fact, you should get in touch with your attorney as they can help you out. You can refer to https://1800injured.care/car-accident/fort-lauderdale-attorney/ to learn how an attorney can protect you.

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If you donâ€™t qualify through your employer or they donâ€™t offer such insurance, you may be able to file temporary disability with the state or Social Security Administration instead. The process for approval can take a while so the sooner you start the better.

Get an Attorney

If your motorcycle accident was caused by another motorist, you may have a personal injury case on your hands. You can do an online search to find the right injury attorney in your area to represent you. A lawyer can help to ensure you are fairly compensated to cover all of your expenses and protect your future. Should you have a case, it could be determined that youâ€™re entitled to financial compensation, which a lawyer from somewhere like this Detroit motorcycle accident law firm will fight to help you obtain. This could include lost wages, medical bills, pain and suffering, and more. The payout from this type of case could help supplement the income you lost and pay for any ongoing treatments related to your recovery.

Apply for Assistance

The government realizes that families fall on hard times and sometimes need help getting back on their feet. Since youâ€™re making less income than when you were employed, this may entitle you and your family to receive government assistance. This can include getting help with groceries, mortgage or rent payments, health insurance, and utility costs. Check with your local department of social services to find out what programs youâ€™d be eligible for.

Work From Home

If the injuries youâ€™ve sustained arenâ€™t too bad, you may be able to get a side gig from home that could help cover some of the costs. Of course youâ€™ll want to run this by your doctor first, however, there are a lot of things you can do without having to be to mobile or exert too much energy. You can write blogs, answer surveys, participate in focus groups, build websites or design logos, and much more.

You might also consider talking to your employer about making reasonable accommodations that would allow you to complete a portion or all of your job at home. For example, if you work in an office, they may allow you to access databases and software from home to continue collaborating with your team.

Getting hurt isnâ€™t something you plan, but if you love bike life, then you know there is a real possibility that something could go wrong â€“ even with protective gear on. If youâ€™re stressed with trying to figure out how to provide for your family, there are options like those discussed above that can help to lighten the load as you recover. Once youâ€™ve figured out how to care for your family financially, the next step is following the doctorâ€™s orders, eating a well-balanced meal, and working diligently towards a full recovery.

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