

# PERSONAL INJURY

## Terms



### **Affidavit**

Formal written statement declared under oath

### **Arbitration**

Legal procedure which happens outside of the courts where parties dispute in front of a neutral arbitrator

### **Complaint**

First formal action taken to begin a civil lawsuit which states the plaintiffs' allegations against the defendant

### **Defendant**

Individual who is being sued for damages and losses

### **Deposition**

Oral testimony under oath where one party questions the other party or witnesses

### **Discovery**

Pretrial investigation where parties gather facts and information about the other party to build their case

### **Liability**

Obligation bound to by law to perform, typically involving accepting responsibility for one's fault

### **Litigation**

Process of taking legal action and/or filing a lawsuit

### **Personal Injury**

Any physical or emotional injury excluding property damage

### **Plaintiff**

Person who initiates the lawsuit or believes they suffered losses

### **Settlement Mediation**

Dispute resolution method where a neutral third party mediator meets with both parties to reach a mutually satisfactory solution

### **Subrogation**

The right held by most health insurance companies to legally recover the bills they paid in relation to a case

### **Trial**

Examination of facts and law presided over by a judge

### **Underinsured Motorist**

No fault coverage through insurance in the event someone else causes an accident with insufficient liability limits

### **Uninsured Motorist**

No fault coverage through insurance in the event someone else causes an accident and they do not have insurance

### **Verdict**

Decision of a jury after a trial, which must be accepted by the trial judge to be a final decision

### **Wrongful Death**

Death that has been caused by the negligence of another person