

Who Pays My Medical Bills And Wages After a Construction Accident?

Call the New York lawyer who works hard to get the results you need

If you were involved in a [construction accident](#) in New York City, you may have suffered a serious injury. You need medical treatment and the expenses add up fast. But you also can't return to work for some time, and there is less money coming in. That situation leaves many injured workers wondering, who is going to pay my bills and lost wages?

Medical expenses following a work injury can be substantial. You may have needed diagnostic tests, imaging tests, surgery, hospitalization, medication, physical therapy, home health care, and multiple follow-up appointments with doctors. And when workers don't have a steady paycheck, they may experience financial stress.

The New York workers' compensation system was set up to pay the costs of reasonable and necessary medical treatment for workers hurt in workplace accidents. In addition, these workers are eligible to receive partial wages while they are unable to return to work, regardless of fault for the accident. However, workers' compensation only covers so much. That's why injured construction workers often need to go through the civil justice system to recover additional compensation.

Seeking compensation in a lawsuit

Under state law, you can't sue your direct employer after a work injury – even if your employer was clearly negligent. However, you can seek financial compensation for any medical expenses and lost wages not covered by workers' compensation from a third party if their negligence or violation of worker safety laws caused the accident that left you injured.

A third party may include a business or property owner, a general contractor, a sub-contractor, manufacturers of defective equipment or materials, site engineers, architects, and drivers of passenger vehicles that caused an accident.

But negligent parties often don't admit negligence and refuse to accept responsibility for what happened. Their insurance carriers often dispute liability and may put blame for the accident on another party. You may also be blamed for what happened. Both third parties and their insurance companies have lawyers who are prepared to fight any claim for compensation.

That's why it's important to get legal advice from an experienced New York City construction accident lawyer as soon as possible following your injury to discuss your options.

An experienced attorney will have the resources to conduct an investigation of your accident. This includes gathering tangible evidence at the construction site, reviewing any photos or video of the accident scene, and identifying and interviewing witnesses. In addition, industry experts can be consulted to help identify negligent parties.

Talk to an attorney about your options

A lawyer can help you file a lawsuit in the appropriate jurisdiction and guide you through the process every step of the way. When confronted with a strong case, insurance companies may agree to settlement negotiations in an attempt to avoid court. But if a settlement can't be reached, your lawyer can continue to pursue litigation and fight your case at trial.

In addition to unpaid medical expenses and lost wages, you may also be able to seek compensation for other damages. These include lost earning capacity, ongoing medical care, home and vehicle modifications, disfigurement and scarring, loss of consortium, loss of quality of life, and pain and suffering.

When is it time to file a lawsuit? Your attorney can offer advice. In general, it is better to talk to a lawyer as soon as you can. While New York law usually allows three years from the date of your accident to take legal action, it can take several months to build a strong case. Also, evidence can be lost and witnesses can forget details the more time that goes by.

Attorney Pat James Crispi has a record of getting results for injured workers in New York City. Learn more about how we can help. [Contact us](#) to schedule a free consultation. Get the information you need to decide what to next, and get answers to your questions.