

BAYPORT MICHIGAN DOCTOR'S ESTATE SUED FOR DRIVER NEGLIGENCE

Case Study

Asset Protection System prevents automobile accident victims from suing Doctor's estate for one million dollars.

Case Overview

The wife of a doctor was driving on a freeway when another driver cut her off, causing her to swerve and skid to a sudden halt in the "V" (gore) next to an adjacent on-ramp.

Upon gathering her nerves she pulled her car on to the adjacent on-ramp only to witness the car ahead of her skid, over-correct and crash. Being a conscientious and responsible accident witness, she once again stopped, got out of her car to determine if the passengers in the damaged vehicle need medical attention.

The two people in the damaged vehicle were Hispanic and were not fluent in the English language. This made communication very difficult. The victims had some cuts, but no apparent major injuries. The doctor's wife promptly called 911 and patiently waited for the police and ambulance to arrive. Upon their arrival, she gave her eye-witness statement to the police. The driver of the damaged car was cited by the police as responsible for the accident.

Several months passed since the accident and the doctor's wife received a phone call from the attorney representing the two Hispanic women.

He stated that the two Hispanic women were suing her for negligence and reckless endangerment. He alleged that her "on-ramp incident" had been the cause of the two plaintiff women losing control of their car and crash. He informed her the two women were suing her for one million dollars in damages.

Case Resolution

The perplexed doctor and wife called our office and described what had happened. They inquired on how their *Asset Protection System* structures would respond in this crisis in the event they lost the law suit.

We responded with the opinion that the plaintiffs would not be successful in securing any substantial assets even in the event the case was decided in favor of the plaintiffs. We suggested that we be engaged to discuss the *Asset Protection System* with the opposing attorney prior to answering the complaint or retaining a defense attorney.

A two hour teleconference was scheduled with the opposing attorney to walk him through the Doctor's *Asset Protection System* for their estate. We demonstrated to the opposing attorney that even in the event he was successful in his suit, his clients would literally have access to less assets than his fees would be for trying the case. Two weeks later the opposing attorney dropped the lawsuit.

As this case points out, one of the primary benefits for creating an *Asset Protection System* is to stop lawsuits and legal attacks before they can even begin.



"I'm so glad you have put together my plan. I feel emotionally comforted knowing my estate is set up correctly and that it gives me protection. We all know we need to put these measures into place, but we don't know how and are not very good about putting all the details together. There is no question that I feel safer and more comfortable knowing our protection is set up, because you never know what tomorrow is going to bring."

Dr. Robert Ludlow

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