

# Accident Lawyer Tips Practice Test Questions and Answers

## 1. A lawyer working on contingency means:

- A) You pay upfront fees regardless of outcome
- B) The lawyer only gets paid if you win
- C) You pay hourly for all legal services
- D) The lawyer splits costs 50/50 with you

## 2. What is 'bad faith' insurance handling?

- A) Paying a claim too quickly
- B) An insurer unreasonably denying or delaying a valid claim
- C) Offering a settlement higher than the claim value
- D) Requiring a police report to process a claim

## 3. What is 'PIP' coverage in auto insurance?

- A) Property and Injury Protection
- B) Personal Injury Protection, which covers medical expenses regardless of fault
- C) Partial Insurance Policy coverage
- D) Pre-Incident Property coverage

## 4. What is a 'lien' in an accident settlement?

- A) A tax penalty for receiving a large settlement
- B) A legal claim by a healthcare provider or insurer to be repaid from your settlement proceeds
- C) A court order freezing the at-fault driver's assets
- D) A fee charged by the court to file a personal injury claim

**Answers: 1-B 2-B 3-B 4-B**

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