

# What We Do

**Hoskins, Turco, Lloyd & Lloyd** is a law firm dedicated to providing legal representation to people seriously injured as the result of an accident, disabled because of an injury or disease, or dealing with serious financial problems.

- **Personal Injury/Auto Accident** - Our firm, headed by Board Certified trial attorney Steve Hoskins, represents people who have been seriously injured as the result of automobile accidents, truck accidents, premises liability claims, wrongful death claims, product liability claims and malpractice claims. We can meet with you at your home or in the hospital if you are unable to travel, and the initial consultation is free. We represent injured victims on a contingency fee basis, which means that we do not get paid any fees unless we recover money on behalf of a client. We have an in-house team of attorneys, paralegals, investigators and legal assistants ready to assist in all aspects of a personal injury claim.
- **Social Security Disability** - If you are unable to work as a result of an injury or disability, you may be entitled to Social Security Disability benefits. To obtain these benefits, you first must file an application with the Social Security Administration. Our firm can assist you in the completion of this application, or we can handle your claim at any level. Unfortunately, many claims are denied, which often leaves the injured worker frustrated and confused as to where to turn next. Our firm has handled thousands of Social Security Disability cases, and we are more than willing to share our knowledge of the Social Security Disability process with you. Both Louis D. Turco and Ian T. Lloyd are practicing attorneys with Hoskins & Turco who limit their area of specialty to the representation of individuals seeking Social Security Disability benefits. If you are injured or disabled and need answers, please contact Hoskins, Turco, Lloyd & Lloyd for a free consultation.
- **Veterans' Benefits** - In 2008, the United States District Court of Appeals for Veterans' Claims admitted Louis Turco and Ian Lloyd to practice before the Court. As a result, both Mr. Turco and Mr. Lloyd are accepting Veterans' Disability claims. The attorneys at Hoskins, Turco, Lloyd & Lloyd are available to assist clients in disputed matters with the United States Department of Veterans' Affairs, including but not limited to, service connected disability benefits, total disability benefits, pension benefits, and individual unemployability. The initial consultation is free, and no attorney fee will be collected unless we secure benefits for you.
- **Bankruptcy** - There are many situations or reasons which cause people to have financial problems, such as the loss of a job or income (even if only temporary), health problem or medical bills, failed business, or simply getting in over one's head with credit cards. Bankruptcy is designed to give individuals and businesses with financial problems a fresh start by eliminating some debts and/or restructuring other debt. There is no specific reason that needs to be given when filing for bankruptcy. There are two main types of bankruptcies: Chapter 7 and Chapter 13. The above is merely a general overview; therefore, for advice tailored to your individual situation, please contact Colin Lloyd at extension 26 for any questions about corporate or business bankruptcies.

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