

10 THINGS TO KNOW AFTER A CAR ACCIDENT

1

THE AMOUNT OF TIME TO FILE A CLAIM VARIES

For vehicle damage, you have 4 years to file. If you're filing a claim due to injuries, you have 2 years from the date of the accident

2

CONTACT THE INSURANCE COMPANY IN WRITING

Failure to contact your insurance company within a reasonable amount of time could mean the insurance company refuses to cover the accident

3

WHOSE INSURANCE SHOULD REPAIR MY CAR?

If the other driver is at fault for the accident, their insurance company should take responsibility, but you may want to use your collision coverage and be reimbursed at a later date

4

HOW DO I GET A RENTAL CAR?

The other driver's insurance company should provide you a rental car while they repair your car. If your car is totaled, they'll usually provide a rental until you've received a check

5

WHO SHOULD PAY MY MEDICAL BILLS?

The other driver's insurance will not pay your medical bills as they come in, only after the case settles. It's best to use your own health insurance

6

SHOULD I GIVE A STATEMENT?

It's OK to give a statement to your insurance company, however, not a good idea to give a statement to the other driver's insurance company

7

DOCUMENT, DOCUMENT, DOCUMENT

Use your cell phone to take pictures or video of any damage to your vehicle or injuries

8

WHAT WILL I BE COMPENSATED FOR?

The other driver's insurance should compensate you for medical bills, lost income from missing work, and for pain and suffering caused by your injuries

9

DO I NEED AN ATTORNEY?

Not every car accident needs an attorney. If you've been seriously injured, lost a loved one, or there's a dispute over who's at fault, it's time to call an attorney

10

HOW DO ATTORNEYS CHARGE FEES?

Personal injury attorneys only charge clients if their case wins. If you don't receive money, you don't owe the attorney anything