

10 STEPS TO A CAR WRECK CLAIM

If you have experienced a personal injury, you may not know what steps to take next. Here are our recommendations:

STEP 1: REPORT

After an auto collision, call the police. ALWAYS make a report. **DO NOT ADMIT FAULT** and **DO NOT** say you are uninjured. Take photos of the vehicles at the scene if possible.

STEP 2: MEDICAL EVALUATION

Call 911 if it's an emergency or travel to your nearest Emergency Room or Urgent Care Center as soon as possible.

STEP 3: CONSULTATION

Contact an attorney. Most provide a free case evaluation and can advise you of your rights as an injured person.

STEP 4: CLAIM

At your earliest convenience, report all auto collisions to your auto insurance company. **DO NOT ADMIT FAULT** and **DO NOT** give a recorded statement before speaking with an attorney.

STEP 5: HIRE AN ATTORNEY

Most personal injury attorneys work on a contingency fee basis and do not get paid unless you receive compensation. Discontinue all communication with insurance adjusters about your injuries.

STEP 6: TREATMENT

Follow your doctor's instructions and attend all scheduled appointments and tests. Make sure to tell your attorney when you are released from treatment.

STEP 7: SETTLEMENT DEMAND

Your attorney will compile your medical records, bills and wage loss documentation and send a settlement demand to the at-fault driver's insurance company. Your attorney will need your input here to understand how the injuries have adversely affected your life.

STEP 8: NEGOTIATIONS

The insurance adjuster should respond to your attorney's settlement demand within 30-60 days with an offer. Your attorney will negotiate with the adjuster for the best possible recovery. If you agree, a settlement can be reached.

STEP 9: SETTLEMENT

Once a settlement is agreed upon, your attorney will ask you to sign important documents. Once these are returned, a settlement check will be mailed to your attorney. In most cases, settlement funds become available to you within 10 days of your attorney's deposit.

STEP 10: FILE A LAWSUIT

If a settlement cannot be reached, your attorney will likely suggest filing a lawsuit against the at-fault driver.

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