

How to Make a Car Accident Claim

If you have been involved in a car accident and suffered physically or financially as a result, making a car accident claim may help you obtain the compensation you are entitled to. Filing a claim is a detailed process and you will have to take the proper steps to ensure that a claim is legitimate in your particular case.

What to Do

The following activities are advisable if you intend to file a claim for a car accident.

- Notify your own insurance company about your accident within the time set forth in your policy. Not doing so could nullify your coverage and opportunity for a claim.
- Document the other party's insurance information. If you end up being awarded compensation, it is the third party insurance company that will probably be responsible for paying it, and this information will likely be requested by your insurance provider as well.
- Collect information on: the other driver's name, address, contact information and vehicle registration.
- Document as many details on the accident as possible. This information will be required by both parties' insurance companies, and they will use all information gathered to determine who was at fault for the accident. This determination will then be used to negotiate a settlement between the two involved parties.
- Proceed with your claim following the instructions laid out for you by your own insurance company.
- Keep accurate records for any auto repairs that you receive estimates on or are forced to pay for yourself, and take photos of the damage done to your vehicle. In the event that the accident is determined to be the other party's fault, they will be responsible for handling these damages.
- Throughout the entire process, document any conversations or written communications you have with both insurance companies and anyone else involved in the claim.

What Not to Do

The following activities are not advisable if you intend to file a car accident claim.

- Do not fail to create an accurate picture of what happened in your accident. You can draw pictures to fully demonstrate what happened, take pictures at the scene, and retrieve the contact information from bystanders who witnessed the event.
- Do not delay seeking medical attention if you believe that the car accident caused you injury. If you are in fact hurt, but do not have evidence of your injuries, you may be unable to claim compensation for your medical costs or pain and suffering. The documentation from your medical visits will be necessary to serve as evidence for any medical reimbursement.
- Do not sign anything that you don't understand, especially if it is any kind of release or waiver. Also, do not accept a settlement from another party unless you agree it is fair settlement and adequately covers your losses. In either scenario, you may need an accident claims solicitor to ensure you are not being misled.

Filing a car accident claim can become complicated, depending on the severity of the accident and the amount of compensation you are entitled to. Above all else, it is crucial that you understand your own rights in the matter, and you should seek the advice of an accident claims solicitor to help you if you don't.