

## **MISTAKES TO AVOID AFTER YOU'RE INJURED IN AN ACCIDENT**

- *Don't wait to see if your pain will improve before you see a doctor.*

If you are having legitimate medical/pain symptoms, you need to go to the doctor... now. It is the best thing for you medically. But also, the insurance company will use any delay in treatment against you. Every day that goes by that you fail to see a doctor will hurt the documentation of your symptoms.

- *Don't forget to take pictures.*

Remember to take pictures of anything that may be evidence later: damage to your car, the location of where you fell (if you were injured in a fall), photos of your injuries. These are things that will be gone later- so take a picture of them now!

- *If your car is totaled, don't let the insurance company to move your car before you agree on the total loss value offered for your car.*

When your car is totaled, you are entitled to the actual cash value, based on market prices, for your car. The insurance company has another motivation. They want to move the car as quickly as possible to their storage lot to avoid paying storage fees at a local body/towing shop. If you haven't gotten an agreement on the value of your car first, then you have lost important leverage in this negotiation.

- *Don't give a recorded statement to the other person's insurance company.*

Even if "you have nothing to hide", a statement can be problematic. The adjuster wants to get information from you to help them- to lock you into something inconsistent. Remember, they do this every day and you don't.

- *Don't try to settle your injury claim too soon.*

Maybe you want to get it over with. Maybe the adjuster made you think you need to hurry or has put some early offer in front of you. But, when you settle, you release the company they're off the hook for anything in the future. Be sure your doctor feels you reached maximum improvement before you settle.

- *Don't fail to tell your doctor everything that's bothering you.*

The best thing for you medically is to tell the doctor all of your symptoms- don't try to be too "stoic". The more information you provide, the better your doctor will be able to help you. Also, since the at-fault insurance company will use the medical records to evaluate your case for settlement, you want the records to accurately list your symptoms.

- *Don't exaggerate any medical symptoms or pain.*

Just don't do it! Doctors and the insurance company are experts at spotting this. If you exaggerate, not only will it not help you, but it will hurt your case. Exaggeration is a big red flag that the insurance company would love to wave in front of a judge or jury. (Not to mention it's dishonest).