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Insurance Adjuster is Calling... What Do I Do?

- Car Accident? Then know which insurance company is calling. If it's the other person's insurance company, then be wary. They may act like you have to give them information, but be careful. You are not required to give the other person's insurer any statement, recorded or otherwise. You may not want to say anything yet about your injuries or medical treatment. You do not have to meet with the other person's insurance adjuster.
- Car Accident: did you have damage to your car? If so, you may want to simply let the other person's insurance adjuster know where your car is, so that it can be appraised. You may want to ask them to give you a rental car- ask them to pay for a "direct billing" through a rental company (bill is sent directly to insurance company, not you).
- Be wary of making any off-handed comments or statements to an adjuster about your medical condition, symptoms, or how the accident happened. If there was a police report or incident report, they can look at that. If you are unsure, you should not speak further to the insurance company without calling an experienced lawyer.
- Make the other person's, or at-fault insurer, put requests, offers or estimates in writing to you; and, you may not want to agree to sign anything, especially any releases or authorizations without checking with a lawyer. (You are not required to give the other person's insurance company any authorizations or medical releases).
- If it is your own insurance company, you may have a duty to cooperate in your policy. Ask your own insurance company's adjuster for a copy of your policy and coverages (you may also call your insurance agent for these documents). Read your policy so that you know what coverage you have. If you have questions, consider calling a lawyer. If your own insurance company wants any statement, consider calling a lawyer before you give the statement (while you want to cooperate with your own insurance company when required under your policy, you still can hurt your claim if you don't understand what to do. If unsure, ask them to send an explanation in writing first). Your insurance company is required to provide written explanations to you. It's required under Pennsylvania law!
- If in doubt, don't give out information. We offer free consultations on all injury and accident claims with no obligation.

This information is not intended, and should not, be accepted as legal advice. Consult with an experienced lawyer for advice. We are available to speak with you, (610) 792-3304 to help evaluate your options.