

Repairing Your Vehicle From an Auto Accident

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After an automobile accident, usually the first and most immediate need is repairing your vehicle. In today's society, a damaged or undrivable vehicle can have serious financial impact, not to mention the extreme inconvenience.

You may already have first-hand experience at how difficult it is to try and settle on a fair value amount for your property damage with the insurance company. An adjustor is not your friendly insurance agent. You and the adjustor have conflicting goals: you want full and fair recovery and they want to pay you as little as possible.

Follow these steps in efficiently and effectively handling your property damage:

1. Set up your insurance claim. Contact your own insurance company immediately. If you have collision coverage, let them handle the property damage for you. You will pay out of your own pocket for the deductible, but at least your car will be fixed in the shortest time possible. Your insurance company will collect the deductible from the party at fault, so you will eventually be repaid.

If you do not have collision coverage (be sure to add this to your future insurance policy), contact the at-fault party's insurance company (see the driver's exchange card or police report for information). Notify them in writing if necessary. You must continually remind them to follow through and inspect the vehicle.

2. Document the damage. Take pictures. Look for hidden damage underneath the vehicle. Videotape the damage. Have an independent appraiser out to inspect the vehicle (let your attorney refer you to someone).

3. Cooperate with the adjustor(s). Do not talk to the adjustor for the party at fault about how the accident happened unless you have your attorney present (if you have one). However, allow them to come out and inspect the vehicle as soon as possible. Cooperating with both insurance companies is critical or you risk the chance of losing coverage. Have your attorney present any time anyone asks you to describe the accident.

4. Question their appraisal. Drive or tow your car to another shop (or two) to have the damage evaluated. Rarely are two appraisals identical.

5. If your car is totaled, know what your car is worth. You are entitled to compensation for the "fair market value" of your car. Insurance companies are very sophisticated at determining the lowest possible value for your car. Contact several car dealerships and want ads for cars similar to yours to determine whether the values they are using are accurate.

6. Don't forget tax, license, and registration. If your car was totaled, you are also entitled to reimbursement for sales tax, registration, and licensing fees.

7. Remember the rental car. In many instances, an attorney can help you obtain a rental vehicle (on a lien basis) during the time your claim is being evaluated and your vehicle inspected. It is very important to keep rental car usage to an absolute minimum in order to maximize your recovery. Craig K. Perry is a licensed attorney who has practiced law in Las Vegas, Nevada since 1989. He began his career as an insurance defense attorney, but quickly switched over to representing accident victims. He has represented thousands of accident victims and collected millions of dollars on behalf of his clients. He has taught college courses, litigated cases in court, and handled a variety of different types of cases. You can find out more about him by going to his website at www.craigperry.com or his blog at craigperry.blogspot.com