

Filing an Insurance Claim

How to Respond After an Auto Accident With Injury To Compute Damages

The first step after an auto accident is to file an insurance claim. It is only after an insurance company's failure to adequately compensate you for an accident that it may become necessary to file a lawsuit.

Steps for providing the other driver's insurance company with the proper information:

1. Make sure that the driver at fault has all of the relevant information that he or she will need to turn over to the insurance company. This will include your name, address, contact information, and vehicle make and model.
2. After initially providing the other driver with this information, be sure to follow up with their insurance agent to inform them of details and make them aware of the damage to your vehicle and any injuries you may have sustained.
3. Be sure to cooperate with any requests to have your vehicle inspected by a claims representative or to obtain damage estimates from local mechanics.
4. If anything else in your vehicle was damaged as a result of the accident be sure to make the insurance company aware of this immediately.

Filing a claim with your own insurance:

1. Secure a police report of the accident.
2. Be sure to have a copy of your insurance policy on file.
3. Make a claim for any injuries under medical pay coverage even if the other person is responsible.
4. Secure at least two car repair estimates (or appraisals if your car was totaled).
5. Present the estimates and allow your car to be photographed if requested.
6. Be sure to save and present any bills for towing and storage costs.
7. Notify your agent of any damage which may present itself in the course of the repair process.

If after this process you are unsatisfied with the result of the claims process, you may have the option of asking your attorney to file a suit for damages against the other driver and their insurance company.

If you have been injured in an auto or car accident, it is important to make sure that you are receiving the compensation you are due from an insurance company. If you are having difficulty receiving compensation, contact [Bloom Legal](#) today at 504-599-9997 to discuss the details of your case and schedule a free consultation.