

Out of nowhere, BANG!

You've been in an accident. Now what? This is a scenario that happens hundreds of times a day in our country and yet very few people actually know what to do. As experienced attorneys who deal with this scenario every day, let us help you understand the "What now"

First of all, NEVER admit fault. Most likely you are suffering some degree of shock or disorientation and you really don't know what happened. If you apologize or admit fault, those words will be used against you, even if you find out later the other driver was dead drunk and speeding! You are not required to give a statement at the scene so DON'T!

Tough guys lose. It's as simple as that. You know the guy (or gal), their leg is hanging by a thread and they've "got this". No need for a doctor, I'm fine, I can take it. What they have just done is create the perfect defense for the at fault driver's insurance company. "Look, ladies and gentlemen of the jury, he (she) did not go to a doctor for a week, how serious could those injuries really have been?" The reality is that injuries, even life altering ones, may take days or weeks to become evident. If you have been in an accident and have ANY symptoms of injury, go IMMEDIATELY to your doctor and get checked out. Toughing it out could cost you thousands of dollars when a serious injury manifests days or weeks later.

The most important thing for you to understand is that insurance companies are NOT YOUR FRIEND! With any insurance company, yours or the other driver's, it's all about the money. Adjusters are trained to get you to settle for the lowest amount possible. NEVER agree to a recorded interview, even with your own insurance company. The adjuster is trained to elicit statements from you that will reduce your right to recovery. You are going up against a person, highly trained, who's sole purpose is to prevent you from getting the compensation that is rightfully yours. Adjusters will appear to befriend you, to get you chatting. All the while taking notes and will later use those seemingly innocent statements against you.

The next thing you need to understand is the adjuster will usually get a commission or bonus based on whatever money they save the insurance company. The insurance company will assign a value to your claim based on the facts, and yes, your recorded statement if you gave them one. The adjuster usually gets compensated for anything below that assigned value. Insurance companies hope you don't know what your injury is worth and that you will be eager to get paid "right now." The adjuster will encourage you not to seek representation by an attorney. This is because the insurance industry's own statistics show that clients represented by an attorney, on average, recover three and a half (3.5) times more than those who are not! Wave that adjuster's extra compensation goodbye!

If you are in an accident, get checked out by your doctor immediately. Don't make any statements or sign anything. If you have questions concerning your right to compensation or how to respond to insurance companies, call our office. The initial consultation is free.



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Tom spent 15 years defending insurance companies, now he's on your side.