

6 THINGS TO KNOW

WHEN INJURED IN AN AUTO ACCIDENT



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Personal Injury ATL

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Getting injured in an auto accident can cause severe pain and hardship. Your injuries will undoubtedly cause you grief and affect your quality of life at home and at work. Not to mention, hospital bills, medical costs, and insurance copays are all unexpected expenses that can tighten an already tight budget.

Nevertheless, information is key, and there are things that you should know to help prepare your case and move your life forward from the accident. Please review our “Six Things to Know When Injured in an Auto Accident” to get ahead of the game and get the recovery you deserve.

Personal Accident

To expedite your claim, please call our Office as soon as possible. Thank you.

A. POLICY DETAILS

Policyholder/Insured's
Full Name

Office/Mobile No.

Correspondence
Address

GST-registration
(If registered)

B. CLAIMANT

Full Name

Mobile

C. FURTHER

01. Insurance Adjusters Are Not Your Friend When You Are Injured

While most insurance agents do have your best interests in mind, their counterpart, the insurance adjuster, has a job that requires them to pay out as little as possible on each claim. To this end, they try to avoid accepting responsibility for as many items or damages in an accident as possible. When people are injured in an accident, they often need immediate medical attention and might need several months of ongoing care. This can be a problem when bills are put on hold while the insurance companies wrangle out each company's responsibility. If there are multiple people or companies potentially at fault, this can mean a different insurance adjuster for each party involved.

Also, any statements that you make to an insurance adjuster can potentially be used against you to prevent you from receiving maximum compensation. You may not have any back issues in the beginning, but realize that something is terribly wrong over time. In many cases, full responsibility cannot be determined until the full extent of injuries and healing are determined. If you've spoken to the adjuster previously and failed to mention your back injury, you may have a harder time convincing them later that it was part of the accident. Contacting a knowledgeable lawyer can help you hit that sweet spot for filing for an accurate claim. An accurate claim will help you gain the funds that you need from all parties for all injuries.

02. You Should Get Checked Out Immediately After Your Auto Accident

You should seek medical attention immediately after an accident. Immediate medical care is key to the proper diagnosis and documentation of injuries. If you fail to seek immediate medical care, your injuries may go undiagnosed. Also, the insurance company may use any gap in treatment to minimize your recovery.

Should you still go see a doctor after a minor car accident? Yes, you should. Car accidents put the mind in a traumatized state. In order to cope with the high stress of the situation, your brain produces adrenaline and other hormones. That's why you may not feel any injuries on your body because the combination of hormones hinders your nerves from transmitting pain signals from injured body parts. What may appear as a minor accident may manifest itself as a major injury to your body in the days, weeks, or months to come.

03. There Can Be Complications in Filing Health Insurance Claims For Auto Accidents

Many times when you go to a hospital or medical provider for injuries related to an auto accident, the hospital or medical provider fails to bill the medical insurance. Although it may seem like a mere oversight at first, many times this is done on purpose. Why? Health insurers have agreements in place that allow them to pay far less than what a hospital or medical provider would like to bill.

Billing a patient directly or filing a lien for services rendered with the court allows the medical provider to bypass the health insurer and get top dollar from you and the car insurer when your case settles. The difference in cost can be thousands of dollars! This difference in cost would come directly from your settlement check. Thus, it is always wise to insist that all providers bill your health insurance if you indeed have it.

04. Health Insurance May Seek Reimbursement For Claims Paid

There are also other significant issues that develop for persons injured in an auto accident when it comes to insurance. For instance, if health insurance is billed, your health insurer might try to recover some of their expenses from you or the at-fault person's auto insurance. Any money paid out for claims could potentially be subject to reimbursement from your settlement.

However, there are significant limitations on their right to obtain such reimbursement. Likewise, if you were on the job when injured, the worker's compensation insurance company will try to obtain reimbursement of their payments for medical expenses and lost wages. Again, there are significant limitations on their right to receive reimbursement. These are important issues that you need to understand prior to agreeing to any settlement with the other driver's insurance company. You should retain an experienced lawyer to guide you when dealing with these types of issues.

05. The State of Georgia Sets Parameters for Auto Accident Claims

The State of Georgia has set minimums of \$25,000 per person and \$50,000 per accident for auto insurance coverage. This is in line with the minimums set by several other states. However, these minimums can sometimes be too small to cover the expenses from some accidents. When this happens, it might be possible to pursue other avenues of payment, such as an umbrella policy for a rental company. If the accident is caused by a defect in a road or other infrastructure, the city or state may have some exposure and be asked to pay a portion of the damages. Also, in many cases, your own insurance policy might pick up some of the expenses if the at-fault person's insurance doesn't have enough coverage. This depends, in part, on what type of insurance you are carrying on your vehicle.

A lawyer who routinely handles auto accident cases can use due diligence to examine all policies and make sure that people who are injured in an accident receive appropriate compensation.

06. Car Accidents Can Cause Economic Losses

Determining the appropriate value of a claim for personal injury is complicated. It involves evaluating the nature and extent of the injury, the economic losses that are recoverable, and the liability issues related to the accident. Since insurance companies have vast experience in evaluating personal injury claims and will seek to obtain the lowest settlement possible, it is important to have a person with considerable experience dealing with the insurance company on your behalf.

Generally, it is best to retain an auto accident lawyer who regularly handles personal injury claims and will be prepared to institute litigation on your behalf if the insurance company is unwilling to settle your claim for a fair value. Many times this is the only way to make them pay a fair amount for your injuries.

You Should Seek Legal Representation

No matter whether you are shaken up and have minor injuries, or whether your accident was major and involves extensive damage, you don't have to deal with it alone. Deciding the correct financial compensation, assigning fault, and learning how economic losses can be compensated are complicated legal issues. Also, there are immediate costs associated with being injured.

A lawyer who is experienced in handling auto accident cases can handle any and all issues that come up. While caring for the rights and needs of their clients, they are not dealing with the emotional or physical consequences of the accident and are in a better position to be objective and to look for all the appropriate avenues of compensation. This assistance translates to filling out reports correctly, managing the way you deal with insurance companies, and how you recover from your injuries. A misguided remark to an adjuster can make a big difference between being able to collect appropriate funds and not being able to collect. An experienced personal injury or auto accident lawyer can help you get through the financial aspects of the event.

If you or your family have been personally injured in an auto accident, let the attorneys at Personal Injury ATL fight for your rights. Contact one of our attorneys immediately to get your best chance at recovering money for your injuries.

CONTACT US NOW! (678) 607-5550