

STEP-BY-STEP GUIDE TO FILING AN AUTO INSURANCE CLAIM

Filing an auto insurance claim is one of the most important steps you can take after an accident. However, doing so may seem unnecessarily difficult. Sometimes, auto insurance companies may try to complicate the process in order to deter people from filing and keep their costs low. In other cases, filing an insurance claim can lead to a larger, drawn-out dispute over the details of how the accident occurred.

EVEN IN NO-FAULT STATES, INSURANCE COMPANIES MAY TRY TO FIND WAYS TO AVOID PAYING THE FULL AMOUNT TO WHICH YOU MAY BE OWED FOR YOUR ACCIDENT RELATED LOSSES. THEY MAY TRY TO INSINUATE THAT OTHER CIRCUMSTANCES CAUSED YOUR INJURIES, OR THAT ANOTHER PARTY IS RESPONSIBLE FOR YOUR MEDICAL BILLS.

If you need help filing an auto insurance claim, the experts of [CarAccident.Law](#) are available to help ensure the job gets done right. Our team has put together this resource to help guide you through the process of filing an auto insurance claim after a car accident.

Still have questions? Don't hesitate to reach out. Don't leave money on the table by neglecting to file an auto insurance claim after an accident. We can help you get the whole situation straightened out starting today.

HOW DO AUTO INSURANCE CLAIMS WORK?



Many people report feeling worried or like they've done something wrong when they report to their insurer that they have been in an accident. Whether you are at fault for the accident or not, it is important to remember that filing a claim through your own auto insurance is simply an attempt to access your benefits.

Auto insurance exists to keep everyone on the road safer and taken care of as much as possible in the event of an accident. When you file an auto insurance claim, you are alerting your insurer that you have been in an accident and that there is damage to your car or medical bills that they will need to pay for. Your insurer then assesses the situation and decides whether to deny or approve the claim.

IF THEY APPROVE THE CLAIM, THEY WILL SEND YOU A CHECK BASED ON YOUR COVERAGE AND THE VALUE OF YOUR DAMAGES. IF THEY DENY IT, YOU HAVE THE RIGHT TO AN EXPLANATION OF WHY. YOU MAY ALSO BE ABLE TO FILE AN APPEAL OF THEIR CLAIM DENIAL.



WHAT DO YOU NEED TO FILE AN AUTO INSURANCE CLAIM?



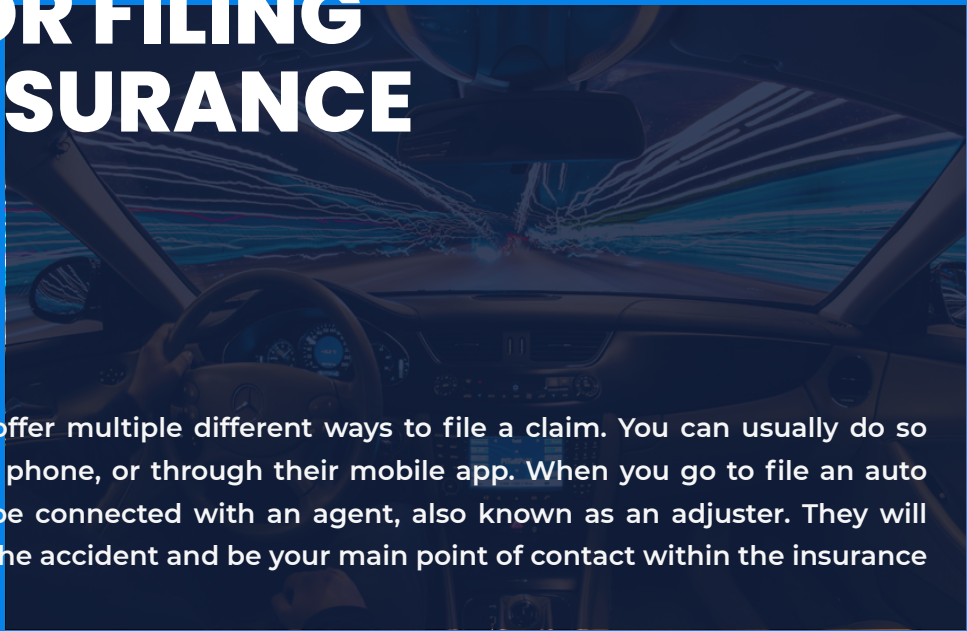
WHAT YOU NEED TO FILE AN AUTO INSURANCE CLAIM WILL VARY SLIGHTLY FROM STATE TO STATE, BUT IN GENERAL, YOU WILL NEED TO PROVIDE THE FOLLOWING INFORMATION:

- THE NAMES AND PHONE NUMBERS OF EVERYONE INVOLVED
- YOUR OWN INSURANCE POLICY INFORMATION
- THE OTHER DRIVER'S INSURANCE INFORMATION, INCLUDING THE INSURANCE COMPANY'S NAME, THE DRIVER'S POLICY NUMBER, AND A PHONE NUMBER TO CALL TO REACH AN INSURANCE AGENT AT THAT COMPANY
- PHOTOGRAPHS OF YOUR CAR, THE OTHER DRIVER'S CAR, AND THE SURROUNDING AREA
- DETAILS OF WHAT HAPPENED
- THE CONTACT INFORMATION OF ANY WITNESSES
- A COPY OF THE POLICE REPORT, IF APPLICABLE, AS WELL AS BADGE NUMBERS AND NAMES OF THE RESPONDING OFFICER(S)

Something that many people do not realize is that it is not always recommended to give as much detail and documentation of the accident as possible when filing an auto insurance claim. For this reason, it is highly recommended for injured individuals to enlist the help of legal counsel when preparing to file an auto insurance claim. CarAccident.Law can connect you with an attorney who is well-versed in strategic communications with insurance agents and who can discern what evidence to share with an at-fault driver's insurance agent.



STEPS FOR FILING A CAR INSURANCE CLAIM



Most auto insurers today offer multiple different ways to file a claim. You can usually do so via their website, over the phone, or through their mobile app. When you go to file an auto insurance claim, you will be connected with an agent, also known as an adjuster. They will collect information about the accident and be your main point of contact within the insurance company.

THE STEPS FOR FILING A CAR INSURANCE CLAIM CAN VARY DEPENDING ON THE INSURANCE COMPANY, THE SPECIFICS OF WHAT HAPPENED, AND THE DAMAGE DONE. HOWEVER, IN GENERAL, THE PROCESS FOR FILING AN AUTO INSURANCE CLAIM WILL LOOK SOMETHING LIKE THE FOLLOWING:

- **Document and report the accident:** Exchange policy information and phone numbers with the other party involved, take photos and videos of the accident scene if you are able, talk to an officer at the scene to complete a police report. Additionally, some states, including [Massachusetts](#), require you to report accidents to the state within a certain time frame after a collision for data collection purposes. Insurance companies may deny you benefits if you fail to make this report, so be sure to check your state's reporting laws for car accidents.
- **Reach out to the insurance company:** Share details of what happened with an adjuster, but be careful not to make any admissions of guilt, as they could be used to diminish the value of your claim.
- **See a doctor:** If you suffer injuries in a crash, you will need to see a doctor and receive medical care. Save any and all documentation from your doctor visits, including medical bills.
- **Get your vehicle evaluated:** Depending on the details of your policy, you may have to take your car to a specific shop for an estimate. If your car was totaled and had to be towed away from the scene of the accident, you can arrange to have someone from the insurance company go to the tow yard to evaluate the damage to your vehicle. It is advisable to take your own photos of the damage before they evaluate it, in case they try to give you a low settlement offer.
- **Review your settlement offer:** If your claim is approved, you will be given an offer to settle your claim and reimburse the costs you incurred from the accident. It is recommended to review the settlement offer with an attorney to ensure it reflects the full value of your auto insurance claim. If it doesn't, the attorney can help negotiate a higher settlement offer or take the case to court to put pressure on the insurance company.

HOW LONG DO YOU HAVE TO FILE AN AUTO INSURANCE CLAIM?

HOW LONG YOU HAVE TO FILE AN INSURANCE CLAIM AFTER A CAR ACCIDENT VARIES FROM STATE TO STATE. IN MASSACHUSETTS, YOU HAVE FIVE DAYS TO FILE A MOTOR VEHICLE CRASH OPERATOR REPORT TO THE REGISTRY OF MOTOR VEHICLES IF THE ACCIDENT INVOLVED ANY OF THE FOLLOWING, EVEN IF POLICE WERE SUMMONED TO THE SCENE OF THE CRASH:

- AN INJURY
- DEATH
- OVER \$1,000 WORTH OF DAMAGE

The filing deadline for auto insurance claims differs from company to company, so be sure to check your insurance company's deadline for filing a claim. In general, you have anywhere from five to 30 days to file an auto insurance claim after an accident. CarAccident.Law can help you determine those important details and assist you in submitting a strong car insurance claim and accident report on time.

WHEN IN DOUBT, FILE SOONER. IF THERE IS SUBSTANTIAL DAMAGE INVOLVED OR ANY INJURIES, YOU MAY FACE LEGAL TROUBLE IF YOU AVOID FILING YOUR CLAIM IN THE CORRECT TIME FRAME. FURTHERMORE, WAITING TO FILE A CLAIM ALLOWS THE MEMORIES OF WITNESSES WHO WOULD HAVE OTHERWISE BEEN ABLE TO CORROBORATE YOUR CASE TO FADE.



HOW TO FILE A CLAIM WITH ALLSTATE AUTO INSURANCE

Allstate auto insurance offers an easy-to-read [form](#) that you can print out and keep a copy of in your car in case of an accident. Allstate asks that you report even minor accidents immediately, either online or over the phone. Choosing not to file a claim after an accident can lead to a loss of coverage for injuries or damage discovered later on.

YOU WILL ALSO NEED TO PAY FOR YOUR DEDUCTIBLE BEFORE YOUR ALLSTATE AUTO INSURANCE BECOMES AVAILABLE. IN CASE OF AN ACCIDENT CAUSED BY ANOTHER PARTY, ALLSTATE WILL ATTEMPT TO RECOVER THE COST OF YOUR DEDUCTIBLE FROM THEIR INSURANCE FIRST.



HOW TO FILE A CLAIM WITH PROGRESSIVE AUTO INSURANCE

You can [file a claim with Progressive auto insurance](#) over the phone, via your online account, or through their app. One thing to know about Progressive auto insurance is that you may be able to choose whether or not to have repairs done to your vehicle, as long as you own your vehicle outright. If you finance or lease your vehicle, you may be required to have repairs done.

IF THE DAMAGE TO YOUR VEHICLE IS PURELY COSMETIC, YOU MAY ELECT TO HAVE A CHECK MAILED TO YOU FOR THE ESTIMATED COSTS OF REPAIRS. IN THAT CASE, YOU CAN DECIDE TO HAVE THE DAMAGE REPAIRED AT A LATER DATE OR AT A MECHANIC OF YOUR CHOICE. IN THE EVENT THAT YOUR CAR IS CONSIDERED A TOTAL LOSS AFTER AN ACCIDENT, THE VEHICLE WILL NEED TO BE INSPECTED, AND THEN YOU MAY BE OFFERED A CHECK FOR THE VALUE OF YOUR CAR INSTEAD OF FUNDING FOR REPAIRS.



HOW TO FILE A CLAIM WITH GEICO AUTO INSURANCE

When filing a claim with Geico auto insurance, collect all of the recommended information, as well as the location of the accident. Geico recommends keeping an accident safety kit in your car at all times, in addition to your ID card, vehicle registration, emergency contact number, and health insurance cards. You can file your claim over the phone, online, or via the Geico app.

ONCE YOU REPORT YOUR CLAIM TO GEICO, YOU WILL LIKELY HAVE TO HAVE A DAMAGE INSPECTION. THE DAMAGE INSPECTION IS BRIEF, AND USUALLY TAKES AROUND 30 MINUTES. A GEICO INSURANCE ADJUSTER MAY BE SENT TO YOUR LOCATION TO EXAMINE THE CAR IN CASE IT IS NOT SAFE TO DRIVE.

HOW TO FILE A CLAIM WITH NATIONWIDE AUTO INSURANCE

NATIONWIDE AUTO INSURANCE BREAKS FILING A CLAIM DOWN INTO FIVE EASY STEPS:

- Collect information such as what vehicles were involved, who was driving, where the accident took place, whether anyone else was involved, the make, model, license plate, and state of all involved vehicles, insurance policy numbers and contact info of everyone involved, and whether there were any passengers injured in the collision.
- Take photos to document the damage.
- Call the police to the scene if there is damage involved. Do not admit fault or accuse the other driver. Get the badge numbers and names of any police officers at the scene of the accident.
- Keep track of your paperwork and accident related costs, such as towing and/or medical bills.
- Speak with an insurance adjuster as soon as possible, whether online or via the number on your insurance card.



SHOULD I FILE A CLAIM WITH MY AUTO INSURANCE OR THEIRS?

If you live in a no-fault state, you should always file a claim through your own insurance first. Depending on your coverage limits, this may cover all or a portion of your medical bills, property damage, and/or lost wages. Then, if you have any damages left over, you can look into your options for pursuing additional compensation, such as a third-party or [bodily injury claim](#).

However, some states require proof of fault before you can file an auto insurance claim on another person's policy. Some states also require you to meet certain thresholds in injury severity and medical expenses before you can qualify for a third-party insurance claim. Connect with [CarAccident.Law](#) to learn more about whether you can and should file an insurance claim on another driver's policy after an accident.

HOW TO FILE AN AUTO INSURANCE CLAIM AGAINST SOMEONE

A third-party insurance claim is filed through the other driver's auto insurance, not your own. Third-party insurance, also known as bodily injury coverage, helps cover the cost of damage or medical bills when the insured party is responsible for an accident. You can file a third-party claim directly through an at-fault driver's insurance company using the information that they give you, or you can have a lawyer file a third-party claim for you.

EITHER WAY, IT IS EXTREMELY IMPORTANT TO GET THE OTHER DRIVER'S NAME, LICENSE NUMBER, POLICY NUMBER, AND CONTACT INFORMATION. YOU WILL ALSO NEED A COPY OF THE POLICE REPORT IN ORDER TO FILE YOUR CLAIM, SINCE A THIRD-PARTY CLAIM INVOLVES THE QUESTION OF LIABILITY AND DAMAGE.

DOES THE INSURANCE COMPANY HAVE TO PAY MY CLAIM IN A CERTAIN TIME FRAME?

Unlike the people involved in the accident, your insurance company is generally under no obligation to pay your claim in any particular time frame. Some states have set requirements on how long companies can take to pay out approved claims, but these limitations are often hard to enforce. In Massachusetts for example, insurance companies are required to pay in a “prompt and reasonable” amount of time, the standard for which can vary from claim to claim.

CAN MY AUTO INSURANCE COMPANY CANCEL MY POLICY IF I FILE A CLAIM WITH THEM?

Oftentimes, people hesitate to file auto insurance claims for fear of retaliation by their insurer. For example, whether or not your auto insurer can cancel your policy during a pending car accident insurance claim varies by state and company. In Massachusetts, your auto insurance company cannot cancel your policy just because you need to draw upon it.

Most insurance policies are only cancelable mid-term in the event of a serious accident that involves circumstances like a DUI or cancellation of a license. However, they can decide not to renew your policy if you are deemed to be too much of a risk.

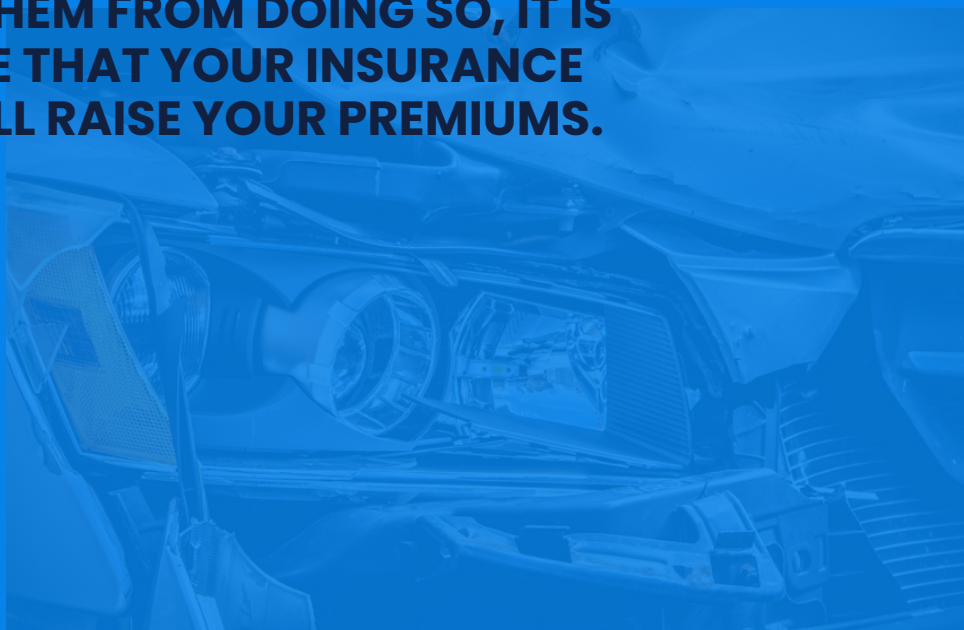
YOUR INSURANCE COMPANY MUST NOTIFY YOU IF THEY ARE CANCELING YOUR POLICY AT LEAST 45 DAYS BEFORE THE COVERAGE PERIOD ENDS. IN THAT CASE, YOU ARE RESPONSIBLE FOR FINDING NEW COVERAGE.




CAN MY RATES GO UP AFTER AN ACCIDENT?

In short, yes, your rates can go up after an accident, except in certain states such as California and Oklahoma where it is illegal to raise insurance premiums after a no-fault accident. The [Consumer Federation of America](#) reports that in other states, drivers have seen as much as a 10 percent increase in their premiums after being involved in a no-fault accident. Others saw as little as a two percent increase, whereas some saw no increase.

IF YOU WERE NOT AT FAULT FOR YOUR CAR ACCIDENT, YOU LIKELY WON'T SEE HIGHER CAR INSURANCE RATES. HOWEVER, UNLESS YOUR STATE LEGISLATURE HAS TAKEN STEPS TO PREVENT THEM FROM DOING SO, IT IS STILL POSSIBLE THAT YOUR INSURANCE COMPANY WILL RAISE YOUR PREMIUMS.





LET CARACCIDENT.LAW HELP YOU FILE AN AUTO INSURANCE CLAIM

A CAR ACCIDENT CAN BE A TRAUMATIZING AND STRESSFUL EVENT. IF YOU ARE STRUGGLING TO INITIATE AN INSURANCE CLAIM AFTER A CAR ACCIDENT, LET CARACCIDENT.LAW HELP YOU FILE. FILING AN AUTO INSURANCE CLAIM IS A TIME SENSITIVE PROCESS, AND ONE THAT MAY NEED TO HAPPEN WHILE YOU ARE STILL HEALING FROM YOUR INJURIES. IF YOU NEED HELP, OUR TEAM CAN TAKE OVER FILING YOUR CLAIM SO YOU CAN FOCUS ON WHAT MATTERS MOST.