

## **Injured in a Car, Truck or Motorcycle Accident in Colorado? What You Need to Know**

If you've been injured in a car, truck, or motorcycle accident in Colorado, it's important that you maintain close contact with your insurance company and pay close attention to your rights. Don't assume that the insurance companies have your best interests at heart. Here is a basic checklist of some important points to consider if you are involved in a motor vehicle accident, as well as some pointers on what to avoid doing if you are injured in a motor vehicle accident in Colorado:

### **Do the Following if Injured in a motor vehicle accident in Colorado:**

1. Call your insurance agent immediately after an accident takes place
2. Obtain a copy of the police report
3. Take and keep detailed notes of all conversations with insurance company representatives, and get names, phone numbers, and job titles of people you speak with, including their supervisor's name
4. Read and understand your policy. Know what kinds of accidents are you covered for and what are you not covered for
5. Find out if you might have insurance coverage under another insurance policy as well. Many people have more than one policy that might cover a claim. In particular, look at homeowner policies and "umbrella" policies
6. Take pictures of any damage to your vehicle, the accident scene, and your injuries
7. Be honest and forthcoming with your insurer. Failing to be candid with your insurer might invalidate your policy or cause a denial of coverage
8. Keep all receipts of meals, lodging, and purchases made in connection with time spent pursuing your claim or recovering from your injuries from the time of the covered event until final settlement with your insurance company
9. If necessary, contact an experienced Colorado personal injury attorney. Insurance companies are interested in their bottom line and will often fight your claim. Don't be a victim!

### **Do not do the following if Injured in a motor vehicle accident in Colorado:**

1. Give any recorded or written statements to your insurer until you are sure you understand your coverage. Remember you are not required to allow the insurance company to record your telephone conversation. If you have doubts, consult an attorney immediately
2. Automatically accept the estimate or appraisal of your losses given to you by the insurer. Insurance companies will often try to get you to accept their estimator's or contractor's repair or replacement estimates, which might be lower than what you deserve. If you have doubts, contact

an attorney.

3. Sign any releases or waivers until you obtain legal advice. Don't accept a premature, inadequate settlement from your insurer. Consult an attorney before signing a release or waiver. Also, be sure to read the fine print on any payment from the insurance company.
4. Accept any check that says "final payment"
5. Ignore the time limits set by your policy. Most policies require a signed proof of loss within a certain time limit. Be sure you comply with this requirement unless you obtain a written waiver from your insurance company. Many policies allow you only one year from the date of loss in which to bring a legal action if your claim has not been adjusted fairly. If months of gone by and your claim has not been settled yet to your satisfaction, consult an attorney immediately. A failure to do so could result in the loss of your right to sue.
6. Forget that your insurer has a legal obligation to provide the coverage it promised to you. Be insistent about enforcing that obligation, and consult an attorney if necessary.

If you've been injured in a motor vehicle accident such as a car, truck or motorcycle accident, you should be aggressive and vigilant in protecting your rights. Don't assume that the insurance companies are looking out for your interests, and furthermore, don't try to take on the insurance companies by yourself! Contact a Colorado attorney experienced in personal injury and/or motor vehicle accidents to protect your rights and get you the fair compensation that you deserve!