

1700 W. Ave. K,  
Suite 101,  
Lancaster, CA 93534

BECAUSE ACCIDENTS HAPPEN



Call Now! Open 24/7  
**(661) 945-6969**

# 10 LIES

Auto Insurance Companies  
Tell You After  
**A Car Accident**



We hear stories from all over the place about how an insurance company stepped right up and made a very quick compensation payment, then disappeared again before the victim realized that they had been underpaid. They've got a whole system of lies they'll tell you after a car accident.

## Here are 10 of the most common:

### 1 That They'll Get You The Biggest Payout For Your Plan.

The insurance industry's basic model is designed to maximize profits by minimizing payouts. Whether you have minimal or full coverage, their end goal is to pay as little as possible to accident victims, because that helps their own bottom line, not yours.

### 2 That Their "In-Network" Mechanic Is Your Only Option.

Insurance companies bring these mechanics business straight to their doorstep, so there's incentive to minimize costs for insurance companies, even if that means an insufficient diagnosis of the damage of your car, or inadequate work done to repair it.

The insurance company's "preferred" mechanic is not your only option. You can almost always go to your own choice of mechanic. You'll need to know all your options – call us today if you've got questions.

## Here are 10 of the most common:

### 3 That If You Lied On Your Insurance Application, They Owe You Nothing.

Lying about where you park your car or how many miles you commute to work when you first sign up is not an excuse for drastically inadequate compensation after an accident. If you fudged your numbers long ago, you may still be eligible for much more money than they offer up front. There are a whole bunch of factors that go into it, but the simple answer is that even if inaccurate information is on your original insurance application, in many cases the insurance company still must pay your claim, although they may be able to change the insurance premiums they charged based on the new, accurate information.

### 4 That Auto Insurance Covers Only Car Damage And Some Medical Bills.

Depending on policy limits, insurance companies sometimes have the ability to compensate you for other damages, such as pain and suffering, daily expenses, [medical bills](#) or overall changes to your lifestyle. Most insurers won't tell you this, counting on your ignorance to shortchange you.

**Don't let them do this to you. You have a right to know what you're entitled to, and you have a right to claim what you are owed.**

Here are 10 of the most common:

## 5 That If You Don't Accept Their Offer, You May Get Nothing At All.

You are free to decline their first offer and without prompting, they may not offer anything else. But if you are entitled to compensation, and they are not offering a fair and full settlement, then you may have to fight them to get what you are entitled to.

This is why we are here.

**Don't take a cheap settlement. [Hire a car accident lawyer right away.](#) Kuzyk Law serves Los Angeles, Palmdale, Lancaster, and the entire Antelope Valley, as well as Bakersfield and San Bernardino.**

## 6 That Your Injuries Are From A Prior Incident.

Kuzyk Law has a vested interest in [winning your case](#) because the investigations, filings, expert witnesses and other related costs come out of our own pocket. We don't get paid until you do, so you can bet that we will work hard to get the facts straight the first time, and to get the maximum payout as quickly as possible.

Here are 10 of the most common:

## **7 That The Police Report Taken At The Time Of The Accident Is The Official Story, Period.**

Don't let any insurance company bully you just because your "story" changed. It's not a work of fiction that you were injured in a car crash, and the police report is not the be-all-end-all of a personal injury case. Also, police make mistakes all the time. We are all human.

## **8 Your Injuries Are Not Severe Enough To Warrant Compensation.**

Human suffering is the last thing anyone should negotiate money for. Medical bills are one thing, but overall quality of life is another. Insults on top of injury are absolutely unacceptable. If as a result of a car accident, your quality of life is adversely effected, the insurance company must compensate you for that.

Injured in a Car Accident?  
**Call Kuzyk Law Right Away For A Free Consultation!**  
**(661) 945-6969**

Here are 10 of the most common:

## 9 That Your Claim Is Closed And Can't Be Reopened.

Insurance companies are swift with closing the books after a payment, but slow or uncooperative if your injuries or extensive car damage surface later on. What seemed like harmless, temporary back pain may later be discovered to be a serious spinal injury resulting from your crash, and the insurance company may still be responsible for coverage. This is why it is absolutely crucial to have a lawyer review anything you sign with the insurance company.

## 10 That Lawyers Are Sharks And The Insurance Company Is Your Friend.

It's actually the other way around. Respectable [personal injury attorneys](#) don't get paid unless they win your case, either by settlement or court victory. They fight hard to protect your rights, and to make sure the insurance company does not rip you off blind.

On the other hand, you have to pay your insurance premium whether or not your insurance does its job of protecting you financially.

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## We Navigate the Complex Legal System.

If you have been injured or lost a loved one in a car wreck, an experienced car accident injury attorney can mean the difference between receiving fair compensation and possibly owing a lot of money. Kuzyk Law has helped thousands of clients throughout the Antelope Valley recover hundreds of millions of dollars from insurance companies. Put our expertise to work for you.

**Contact Kuzyk Law For A Free Consultation!**  
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