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COMMON PITFALLS

People Encounter When Handling Their Own

Auto Accident Injury Claim

You may think you'll save money by handling your own auto accident injury claim. However, this DIY approach can often end up costing you far more in time and money over the long term. And you may not even get the results you want in the end. Not only do you have to be a fearless negotiator, you also have to have patience, tenacity and perseverance to keep pushing through to resolution. Plus, you'll have to have top-notch organizational and record-keeping skills.

From roll overs and rear-end collisions to head-on and broadside collisions, auto accidents can and do happen every day across the country. Some result in death, while others result in injury. The Department of Transportation's National Highway Traffic Safety Administration says more than 37,000 people were killed in this country in 2016, representing an increase of 5.6 percent from 2015. If your loved one was killed in an auto accident, you are entitled to file a wrongful death claim.

If you yourself suffered a debilitating injury arising from a car accident, you may be entitled to compensation for hospital bills, lost wages, and related expenses from your car insurance company or the insurance company of the other driver, depending on the at-fault party, according to the DMV.

Common Blunders of the DIY Approach

Securing the expertise of experienced personal injury lawyers is wise, as they can advise you on the best course of action, what to expect as your case moves along, and negotiate a settlement on your behalf. Many people fail to do this and instead try to go it alone. Here are some common pitfalls people run into when handling their own auto accident injury claim.

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Many people in these circumstances:

1 Fail To Get Medical Treatment Immediately.

Any good lawyer will tell you to get your injuries treated immediately and follow all doctors' orders for recovery. This includes taking the prescribed medication, going through rehab if need be, making all scheduled doctor visits, and getting plenty of rest. Get copies of MRIs on DVD. Remember, your recovery is a priority. Failing to document your injuries, which includes taking photos, can be detrimental to your case.

2 Do Not Conduct A Complete Investigation.

After the accident, it often falls on your shoulders to collect evidence, gather witness statements, obtain police reports and secure medical records. Anything that will help document your case is vital. Perhaps you may need to hire a private investigator or an accident reconstruction expert. Failure to do your due diligence on your own case can put you at a severe disadvantage when pitted against the other party's insurance company. You can bet they will be collecting all kinds of damaging information on you!

3 Forget To Take Photos of Vehicle Damage.

In the aftermath of an accident, things can get crazy and stressful. This is why so many people forget to do the one thing that can save their case: collecting irrefutable proof of the accident and the resulting damage. It's crucial to take photographs of your car, the car that hit you, the surrounding accident scene, and any injuries you sustained. DO NOT rely on pictures captured by the other party's investigator, who is trained to minimize how damage appears in photos.

4 Release Medical Records To The Other Party's Insurance Company.

This is a no-no, as it can be used against you in your claim. In fact, don't even release medical records to your own insurance company unless the type of claim you are filing requires it. Let your lawyer tell you what the best course of action is.

5 Say Too Much To The Adjuster.

While it's appropriate to inform the adjuster about the seriousness of your injuries, don't go overboard with extraneous information. Imagine there's a fine line between what you should divulge and what you should keep to yourself.

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6 Succumb To Pressure From The Insurance Adjuster.

Many people crumble under pressure from the insurance company's insistence that the case be settled quickly. They are trained and rewarded to rush the process because they want you to settle for much less than your case is really worth. In fact they may go so far as to try and get you to admit you were at fault when you really weren't. Don't give a recorded statement or sign a statement. Don't fall for their polite and friendly demeanor. They are most certainly not on your side and are only trying to be nice because they want to earn your trust and vulnerability.

7 Are Unaware Of The Scope Of The Damages.

Many people assume the immediate injury and car repair bills are all that they are entitled to. Not so. It's important to understand the extent of your injuries now and in the future, which can all contribute to the cost of medical treatment, pain and suffering, loss of income for time off work, loss of business, cost of a rental car, cost of repairing your vehicle, cost for counseling due to stress, and even the cost of transportation to and from your doctor's office.

8 Lose Track Of Accident-Related Expenses.

Retain and save all bills and receipts related to your accident, from the doctor and hospital to pharmacy and physical therapist. If you throw them away, what proof do you have for the total amount of your damages?

9 Don't Know How To Fight For A Fair Deal.

Many people are not adequately prepared for the long battle ahead when they take on their own auto accident injury claim. Be prepared to file a lawsuit if the settlement offer you receive is unfair. But how do you even know if an offer is fair or not? That's why you should consult with an attorney to discuss the benefits and risks of pursuing further legal action.

Contact Kuzyk Law

Here at Kuzyk Law, we have been handling auto accident cases in Los Angeles, Palmdale, Lancaster and the Antelope Valley for more than 47 years. Call us today at 661-945-6969 to schedule your free consultation. We can advise you on your potential case and guide you through the process, saving you time and hassle. Just take a look at our track record: since 1971, we've helped thousands of people win more than $900 million in settlements and court victories!

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