

How Accident Claims Work

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The costly results of an [auto accident](#) drive people to purchase an insurance policy. The cover makes you feel safe and offers peace of mind while stepping on the gas. But think of it, how much do you know about the accident claim process? Is it adequate?

[Johnson Attorneys Group](#) is the home of an [experienced](#) professional [California attorney](#). **We have recovered more than \$98.4 million in compensation for our customers.** As a result, we understand the intricacies of an [accident claim](#) process in California. In this post, we answer questions about how accident claims work and what you need to know.



What Should You Do After an Auto Accident?

An accident can send your mind on a rollercoaster, but you need to focus, act promptly though judiciously. The plan of action involves:

1. Gathering the Details

The insurance company and your [accident attorney](#) will ask for necessary information on the incident. ***The following details will be required when processing your claim.***

- The date and location of accident
- The information on the other car, this may include:
 - The driver's name and driving license number
 - Insurance companies and policy numbers
 - Vehicle identification numbers and license plates
 - The number of involved passengers

- Details of injuries if any.
- If the accident is reported to the police, the name and badge number of the investigating officer.

2. Seek Medical Attention

It is wise to get professional medical evaluation even if you do not feel any pain after the accident. Some internal injuries take hours and even days to be manifest. Besides, this information is necessary when filing an insurance claim. Therefore, neglecting this precautionary measure or waiting for too long can be counterproductive.

How Soon Should You File a Claim and What Difference Does It Make?

You should report the accident claim with your agent, broker or agency immediately or as soon as you can. The same applies to contacting the policy provider of the other at-fault driver. To be safe, file a claim ***within seven days***. The insurance company has the legal right to deny your claim if you wait for too long.

What Happens After You File a Claim?

Once you file your claim, the insurance company will assign your case to a claims adjuster. The adjuster may choose to contact you by phone or meet you personally. ***You will be required to support your claim by filing a sworn statement called a Proof of Loss form.*** The adjuster will then explain to you the extent of your insurance coverage and walk you through the entire claim handling process.

How Do Insurance Companies Assess Fault?

The police report bears much weight to insurance companies when determining who is at fault. Therefore, ***it is wise to remain at the scene of the accident until a police officer arrives***. Other factors insurance investigators consider when making a fault-decision are;

- Driver's confessions to be at fault
- Part of the vehicle damaged
- Signs of negligence such as DUIs

Can the Fault in an Auto Accident be Shared?

Yes. ***California laws require that the accident's responsibility be divided between or among the parties involved based on the amount of their fault levels.*** If the scenario shows that only other driver was at fault, they bear 100% responsibility. Otherwise, your compensation will be less a percentage determined by your fault level.

What is the Effect of Being Found at Fault During an Accident?

Besides receiving less compensation, if your fault amount surpasses 25%, the premium on your cover will be worked upwards when you renew it. It does not matter if you were the one driving the car or someone else. This is because when you lend out your car, you also lend out

your insurance.

Can You Make an Accident Claim if You Do Not Have Auto Insurance?

Yes. If you are injured in auto accident, you can still file a claim for accident compensation. The circumstances of the accident determine the insurance company that is responsible for the settling the claims. ***Below are possible scenarios and where to report the claim to in each case.***

- While driving a company car: Report to the company vehicle's insurance firm
- As a passenger in another person's car; Report to the car's insurance company
- As a passenger in an uninsured car and more than one vehicle got involved in the accident: report to the insurance company of the insured vehicle.
- Hit by vehicle: report to the insurance company of the vehicle that hit you.

Johnson Attorneys Group Can Help with Your Auto Accident Claim in California

[Accident claims](#) involve more than rules and regulations than your insurance broker, agent or claim adjuster is willing to tell you. Hire an [experienced attorney](#) to handle your accident claim. Without an attorney by your side, your insurer may not award you a fair fault assessment analysis, and you might never know it. Even worse, it might not give your claim the prompt attention it deserves.

At [Johnson Attorney's Group](#), we are experienced in defending our clients' rights . We bargain for the highest compensation. Additionally, we spend our resources on your claim ***without charging any fees until we win or settle your case***. For more information on auto accident claims, compensation or other personal injury cases, [contact us](#) or visit any of [our 12 locations](#). We are available for your service **24/7**. Give us a call at **1-800-208-3538** to schedule a **free case evaluation** today.