

What to Do After a Car Accident

(Property Damage Only)

An attorney-client relationship has not been created at this time



If you've been in a car accident but weren't injured, follow these steps to handle your property damage claim smoothly:



Decide Which Insurance to Use

- a. Your own insurance (1st party):** Faster repairs, but you'll pay your deductible upfront (may be refunded later if the other driver is at fault).
- b. Their insurance (3rd party):** No upfront costs, but slower process (requires them to admit fault).

Tip: If the other driver is clearly at fault, you can file directly with their insurer.



Report the Accident

Contact your insurance (or theirs) and provide:

- ✓ The other driver's name, insurance info, and contact details
- ✓ The police report number (if available)
- ✓ Photos of the damage and any broken items inside the car



Assess Your Car's Condition

- a. If Repairable:** Your insurer will cover the costs at an approved shop.
- b. If Totaled:** You'll receive the car's actual cash value (current market price), not what you originally paid.



Verify Your Car's Fair Value

Avoid lowball offers.

- ✓ Check [Kelley Blue Book](#) or [Edmunds](#)
- ✓ Get a dealer appraisal.



Don't Overlook Reimbursable Costs

You may also claim:

- ✓ Damaged personal items (phones, car seats, etc.)
- ✓ Recent repairs or new tires (pro-rated value)
- ✓ Rental car or travel expenses if the accident left you stranded



If You Have GAP Insurance

If you owe more than your car's current value, GAP insurance can cover the difference. File a claim with them after receiving your primary settlement.

Pro Tip: Keep records of all conversations, emails, and receipts to speed up the process.

Please keep our firm in mind if you ever get injured to see if there is a claim you can pursue.