

[Tips for talking to your insurance company after a car accident](#)

USA Today

USA Today – It’s your “good neighbor.” It’s “on your side.” But after a car accident, some drivers fear their insurance company won’t be such a pal.

“Hopefully, your insurer will step up,” says Amy Bach, executive director of consumer advocacy group United Policyholders. “But auto claims can get complicated by fine print.”

How do you avoid these complications? Lying to your insurer is bad idea — and against the law — so consumers should be aware that their words can have consequences. Here are some guidelines for communicating with your insurance company:

Stick to the facts

It’s natural to want to explain the accident, beat by beat. But how much should you really say?

Bach advises drivers to answer questions honestly, but be careful about volunteering unsolicited details.

“If you try to save money by being less than honest, the truth may come out,” she says. Your insurer shouldn’t deny your claim because of misrepresentations, she adds, but it may raise your rates.

While you should be as honest as possible, don’t strain to provide concrete details that may not be there.

“Many customers can’t actually recall specifics,” says Jason Lundberg, a San Francisco attorney specializing in vehicle accidents. “Trying to give precise details can lead to a false recount. Instead of specifics, providing estimates is a good way to cooperate.”

Avoid assuming blame

One of the most common post-accident missteps is admitting fault. Even if you think you were clearly to blame, there may be mitigating factors. Fault determinations are rarely cut and dried. Remember, your interpretation is only that: an interpretation.

“Most accidents are caused by both parties,” Lundberg says. “Sometimes 50/50, sometimes 90/10.

Investigations may reveal there is something the other) driver could have done to avoid the accident.” So

while taking the blame may feel righteous, it might not be, well, right. And it could lead to an unwarranted rate hike or a lower settlement than you deserve.

What's the alternative? Leave it to the authorities. "Let the investigative process play out," Lundberg says. "You may be surprised."

Get your fair compensation

Come settlement time, getting fairly compensated can be a delicate dance.

For injury claims, start by visiting a reputable doctor and share any findings with your insurer. "Any claims that aren't documented by your doctor won't be considered," Lundberg cautions.

Even then, Bach says, policyholders could face resistance. "Be prepared to also) be examined by a doctor who has a relationship with your insurer," she says.

Property damage may be more straightforward. "Most states give you the right to have your car repaired at the facility of your choice," Bach says. "If your insurer balks at paying for the repairs, consider contacting your state department of insurance."

Ultimately, you have to work with your insurer, Lundberg says, so don't be adversarial.

But working with your insurer doesn't mean forfeiting your rights. You're a customer, not a confidant — fight for the protection you paid for.

Pumping the Verbal Brakes: 4 Things Not to Say to Your Insurer

"Whiplash": Even if you have it, mentioning whiplash throws up scamming red flags with your insurer.

"I'm fine": Soft-tissue injuries can take time to show. Let your doctor look before you proclaim your superpowers.

"Sorry": Try to keep this from burbling out off the cuff; it could imply fault.

"Sure, record me": Don't offer this until you're ready. Drivers can refuse to have initial statements recorded, but ultimately it's a reasonable request. Know exactly what you want to say before agreeing.