

CAR ACCIDENT IN WISCONSIN

WHAT TO DISCUSS WITH A CAR INSURANCE AGENT

“If you were injured in a car accident, you should never overlook the seriousness of the situation. You should be primarily concerned with your health, but at some point you must also consider the damage to your vehicle as well as the financial implications.”



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Before you do anything, such as calling your insurance agent, you need to be examined by a medical professional. Even if you feel okay, it is better to be safe than sorry. Some injuries don't present right away, leading you to believe you are fine.

At some point, once you are able to do so, you will contact your car insurance agent. This person is available to help. This person should be on your side. Even so, you don't want to go into the conversation with any preconceived notions.

Questions to Ask

You need to know which questions to ask during your initial conversation with an agent. There may be a lot on your mind, but these questions are among the most important:

1 What information do you require from me at this time?

You should ask this question to ensure that you are on the same page as your agent. You don't want to hold back the process by neglecting to share the appropriate information. If you are asked questions you are not comfortable with, if you feel that your agent is trying to push you around, don't hesitate to get off the phone. You may need an attorney on your side.

2 What is and is not covered by my policy?

This is not always an easy question to answer, as your agent probably doesn't know who was at fault just yet. Even so, this is an important question to ask, especially if your car was damaged and you were injured.

3 What should I do next?

Your agent will be able to provide advice as to which steps you should take in the near future. You may not have any responsibilities for the time being. Or maybe your agent will need you to do something in particular.

4

What should I do if I am contacted by the other driver or their insurance company?

You need to be careful about what you say to others, as one slip of the tongue can harm your chance of the other person's policy covering the accident. Ask your agent for advice on dealing with such contact.

5

How should I deal with mounting medical bills?

Make it clear that you were injured in the accident and will be paying money out of pocket for treatment. There is no point in hiding the fact that you have been injured. It is better to get this out in the open, as long as you are honest regarding your injuries and treatment.



These are just a few of the many questions that will come to light when discussing an accident with your car insurance agent. As your conversation(s) continues, you can expect other questions to come to mind.

Note: there is no such thing as a bad question. You are in a difficult position, and you deserve answers. Your agent should be willing and able to help.

If you were injured in a car accident, you should never overlook the seriousness of the situation. You should be primarily concerned with your health, but at some

point you must also consider the damage to your vehicle as well as the financial implications.

As long as your car insurance agent is trying to help, make sure you keep an open line of communication until the situation is behind you for good.

About Krueger & Hernandez SC

Krueger & Hernandez is a safe haven for you and your legal issues to be solved in an open and friendly environment through open communication and the joint efforts of you, the attorneys and the entire team. We are Real Lawyers for Real People. Whether you have been injured by the negligence of another, in the work place or an adverse reaction to a vaccine, we will level the playing field of the legal system against big corporations, employers, insurance companies and the government to ensure you receive the legal justice you deserve. For estate planning, We provide guidance, education and enlightenment to all people of all economic levels, ethnic backgrounds and beliefs as to the importance of having an estate plan in place. An estate plan will preserve your legacy of not only your material possessions but more importantly your loved ones and their relationship with one another. Children matter most to us in all family law matters. We will fight to preserve a child's protection. In your divorce we help you realize that divorce is not an end but a new beginning. We Listen. We Care. We Get Results.



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