Maximize Your Auto Settlement

Understand your rights and options after a car accident in Colorado.

Based on Auto Settlement by McCormick and Murphy

Understand Colorado Insurance Requirements

- Verify you have at least $25,000 per person liability coverage.
- Ensure you meet all state-mandated insurance minimums.

Document the Accident Scene

- Take photos of vehicle damage from multiple angles.
- Photograph the accident scene and surrounding area.
- Note the location, date, and time of the incident.

Gather Essential Information

- Exchange insurance and contact information with other drivers.
- Obtain names and contact details of any witnesses.
- Collect police report information if applicable.

Seek Medical Attention Promptly

- Get a medical evaluation even if injuries seem minor.
- Follow all doctor's recommendations and treatment plans.
- Keep records of all medical visits and expenses.

Communicate with Insurance Companies

- Notify your insurance company of the accident immediately.
- Be cautious about recorded statements to the other party's insurer.
- Avoid accepting the first settlement offer without review.

Consider Legal Representation

- Consult with an attorney experienced in auto accidents.
- Understand your legal rights and potential compensation.
- Let legal counsel handle negotiations with insurers.

Resources & Further Reading

Related guides for this action sheet:

- Colorado Auto Settlement Checklist

https://storage.googleapis.com/mccormick-and-murphy-checklists-20260706-65ee7b/mccormick-and-murphy/Checklist/colorado-auto-settlement-checklist.pdf

- Head-On Accident Checklist

https://storage.googleapis.com/mccormick-and-murphy-checklists-20260706-65ee7b/mccormick-and-murphy/Checklist/head-on-accident-checklist.pdf

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Protect your rights and secure fair compensation after a Colorado car accident.