

Maximizing Your Auto Settlement Cheat Sheet

Key insights for navigating auto accident settlements in Colorado.

Based on [Auto Settlement](#) by McCormick and Murphy

Colorado Liability Coverage Minimums • Bodily Injury: \$25,000 per person • Bodily Injury: \$50,000 per accident • Property Damage: \$15,000 per accident	Understanding At-Fault Accidents • Colorado is an at-fault state. • The driver causing the accident is responsible for damages. • This impacts who pays for medical bills and property damage.
Key Steps After an Accident • Ensure safety and call 911 if needed. • Exchange information with other drivers. • Document the scene and damages. • Seek medical attention promptly.	Gathering Evidence for Your Claim • Police reports • Photos of the accident scene and vehicles • Witness contact information • Medical records and bills
Negotiating with Insurance Companies • Understand your rights. • Be prepared to negotiate. • Avoid giving recorded statements without legal advice. • Don't accept the first offer if it's unfair.	When to Hire an Attorney • Serious injuries • Disputes over fault • Complex insurance policies • If the insurance company is uncooperative
Types of Damages • Medical expenses • Lost wages • Pain and suffering • Property damage	

Resources & Further Reading

Related guides to pair with this cheat sheet:

■ Colorado Auto Settlement Checklist

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

■ Maximizing Your Auto Settlement (Infographic)

<https://storage.googleapis.com/mccormick-and-murphy-checklists-20260706-115bde/mccormick-and-murphy/Infographic/auto-settlement-infographic.pdf>

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Know your rights and gather evidence to secure a fair auto settlement.