

Maximizing Your Auto Settlement Cheat Sheet

Key information for navigating auto accident settlements in Colorado.

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

Colorado Liability Coverage Minimums • \$25,000 per person for bodily injury • \$50,000 per accident for bodily injury • \$15,000 per accident for property damage	Understanding Your Rights • You have the right to seek compensation for damages. • Do not admit fault at the scene. • Document everything related to the accident.
Gathering Evidence • Take photos of the accident scene and vehicle damage. • Collect contact information from witnesses. • Obtain the other driver's insurance details.	Medical Attention • Seek medical attention immediately, even for minor injuries. • Follow your doctor's treatment plan. • Keep detailed records of all medical visits and expenses.
Dealing with Insurance Companies • Notify your insurance company promptly. • Be cautious about recorded statements. • Understand the difference between liability and collision coverage.	Negotiating a Settlement • Understand the full extent of your damages (medical, property, lost wages). • Be prepared to negotiate based on evidence. • Consider the long-term impact of your injuries.
When to Seek Legal Help • If injuries are severe or complex. • If the insurance company denies your claim or offers a low settlement. • If fault is disputed.	

Resources & Further Reading

Related guides to pair with this cheat sheet:

■ Maximizing Your Auto Settlement (Infographic)

<https://storage.googleapis.com/mccormick-and-murphy-checklists-20260710-3eaad2/mccormick-and-murphy/Infographic/auto-settlement-infographic.pdf>

■ Maximizing Your Auto Settlement (Process Flow)

<https://storage.googleapis.com/mccormick-and-murphy-checklists-20260710-3eaad2/mccormick-and-murphy/Process%20Flow/auto-settlement-process-flow.pdf>

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McCormick and Murphy | 929 W Colorado Ave, Colorado Springs, CO 80905
(719)-389-0400 | mccormickmurphy.com

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