

Auto Settlement Checklist

Steps to maximize your auto settlement in Colorado

Based on *Auto Settlement* by McCormick and Murphy

1. Understand Colorado Insurance Requirements

Ensure you meet the minimum legal requirements for auto insurance in Colorado.

- Verify you have liability coverage of at least \$25,000 per person for bodily injury.
- Confirm you have liability coverage of at least \$50,000 per accident for bodily injury.
- Check that you have liability coverage of at least \$15,000 per accident for property damage.

2. Document the Accident Scene

Gather crucial information immediately after the incident.

- Take photos of the accident scene from multiple angles.
- Photograph the damage to all vehicles involved.
- Record the location, date, and time of the accident.
- Note the weather and road conditions.
- Identify and record contact information for any witnesses.

3. Gather Driver and Vehicle Information

Collect details about all parties and vehicles involved.

- Obtain the name and contact information of the other driver(s).
- Record the other driver's insurance company and policy number.
- Note the license plate number of all vehicles involved.
- Gather driver's license numbers for all drivers involved.

4. Seek Medical Attention Promptly

Prioritize your health and create a medical record.

- Visit a doctor or hospital even if injuries seem minor.
- Follow all recommended medical treatment plans.
- Keep detailed records of all medical appointments and treatments.
- Obtain copies of all medical bills and records.

5. Report the Accident

Inform the necessary parties about the collision.

- Notify your insurance company about the accident.
- Report the accident to the police if required by law or if there are injuries/significant damage.
- Obtain a copy of the police report if one is filed.

6. Understand Your Claim Options

Know your rights and the types of compensation available.

- Determine if you can file a claim with your own insurance.
- Identify if you can file a claim against the at-fault driver's insurance.
- Understand the concept of comparative negligence in Colorado.
- Explore options for recovering damages for medical expenses.
- Consider compensation for lost wages due to the injury.
- Evaluate claims for pain and suffering.

7. Negotiate Your Settlement

Prepare for discussions with insurance adjusters.

- Gather all documentation supporting your claim.
- Avoid giving recorded statements to the other party's insurer without legal advice.
- Do not accept the first settlement offer without careful review.
- Be prepared to negotiate based on the evidence and damages.
- Consider consulting with an attorney before accepting a settlement.

Resources & Further Reading

Use these pages while working through the checklist:

■ Home

<https://mccormickmurphy.com/>

■ About

<https://mccormickmurphy.com/about/>

■ Kirk McCormick

<https://mccormickmurphy.com/about/kirk-mccormick/>

■ James Murphy

<https://mccormickmurphy.com/about/james-murphy/>

■ Sample Case Result

<https://mccormickmurphy.com/about/sample-case-result/>

■ M + M in the community

<https://mccormickmurphy.com/about/m-m-in-the-community/>

■ Testimonials

<https://mccormickmurphy.com/about/testimonials/>

■ Practice Areas

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Follow these steps to ensure you receive fair compensation after an auto accident.