

Colorado Springs Car Accident FAQ

Answers to common questions about auto accidents in Colorado Springs

Based on Auto Accidents by McCormick and Murphy

Q: What should I do immediately after a car accident?

A: After an accident, prioritize safety. Check for injuries and call 911 if anyone is hurt. Exchange information with the other driver, but avoid discussing fault. Document the scene with photos if possible. Contact an attorney as soon as you can.

Q: Do I need to speak with the insurance adjuster?

A: No, the insurance adjuster is not on your side. Their goal is to minimize the payout for your claim. Anything you say can be used against you to reduce or deny your compensation.

Q: Can my own insurance company try to deny my claim?

A: Yes, even your own insurance company's adjusters may try to pay you as little as possible. It's important to be cautious about what information you provide to them.

Q: Should I give a recorded statement to the insurance company?

A: It is strongly advised not to give a recorded statement without consulting an attorney. Anything you say can be used to lessen or reject your claim.

Q: What is the benefit of calling an attorney before speaking to insurance?

A: An attorney can advise you on exactly what to say and what not to say to insurance adjusters. They can also handle all communication with the insurance companies on your behalf, relieving you of that stress.

Q: How can a lawyer help with my auto accident claim?

A: A lawyer can protect your rights, ensure you don't say anything detrimental to your case, and handle negotiations with insurance companies to pursue fair compensation for your damages.

Q: What if the other driver doesn't have insurance?

A: If the at-fault driver is uninsured or underinsured, legal representation is crucial. An attorney can explore all available options to recover compensation for your losses.

Q: How long do I have to file a car accident claim in Colorado?

A: Colorado has specific statutes of limitations for filing personal injury claims. Missing these deadlines can mean losing your right to seek compensation altogether. Consulting an attorney promptly is essential.

Q: What types of damages can I recover after a car accident?

A: You may be able to recover damages for medical expenses, lost wages, pain and suffering, property damage, and other related costs resulting from the accident.

Q: Should I accept the first settlement offer from the insurance company?

A: It is generally not advisable to accept the first settlement offer. Insurance companies often offer less than what your claim is truly worth. An attorney can help you negotiate a fair settlement.

Q: What if I was partially at fault for the accident?

A: Colorado follows a modified comparative fault rule. You may still be able to recover damages even if you were partially at fault, but your compensation could be reduced by your percentage of fault.

Q: How much does it cost to hire a car accident lawyer?

A: Many car accident lawyers work on a contingency fee basis, meaning they only get paid if you win your case. This often involves a percentage of the settlement or award.

Resources & Further Reading

Related guides for these FAQs:

■ Navigating a Distracted Driving Accident Claim (Process Flow)

<https://storage.googleapis.com/mccormick-and-murphy-checklists-20260710-3eaad2/mccormick-and-murphy/Process%20Flow/colorado-springs-distracted-driving-accident-lawyer-process-flow.pdf>

■ Questions to Ask About Your Distracted Driving Accident Claim

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