

What to Do After a Car Accident in Colorado Springs

Navigate your car accident claim with expert guidance.

Based on Auto Accidents by McCormick and Murphy

Step 1: Prioritize Safety and Medical Attention

Ensure everyone's safety and seek immediate medical attention if injuries are present. Even minor pain can indicate serious issues.

- Call 911 immediately if there are injuries or significant damage.
- Do not admit fault at the scene.



Step 2: Gather Information at the Scene

Collect details about the accident, including other drivers' information, witness contacts, and photos of the scene and vehicles.

- Document the location, date, and time of the accident.
- Take pictures of vehicle damage, road conditions, and any contributing factors.



Step 3: Report the Accident

Notify the police and your insurance company about the accident, providing factual information.

- Obtain a police report number if one was filed.
- Be accurate and objective when reporting the incident.



Step 4: Avoid Speaking with Insurance Adjusters Alone

Insurance adjusters represent the insurance company and aim to minimize payouts. Do not give recorded statements or discuss details without legal counsel.

- Remember, adjusters are not on your side.
- Anything you say can be used against your claim.



Step 5: Consult with an Attorney

Contact a qualified attorney to understand your rights and options. An attorney can protect your interests and guide you through the claims process.

- Seek legal advice before speaking to insurance companies.
- An attorney can handle communications with adjusters on your behalf.



Step 6: Document Your Injuries and Damages

Keep detailed records of all medical treatments, expenses, lost wages, and property damage related to the accident.

- Save all medical bills and receipts.
- Track any time missed from work due to the injury.



Step 7: Negotiate Your Claim

Your attorney will negotiate with the insurance company to reach a fair settlement for your damages.

- Allow your attorney to handle all negotiations.
- Be patient, as settlements can take time.



Step 8: Consider Litigation if Necessary

If a fair settlement cannot be reached, your attorney may recommend filing a lawsuit to pursue your claim in court.

- Litigation is a last resort when negotiations fail.
- Your attorney will guide you through the litigation process.

Resources & Further Reading

Related guides for this process:

■ Questions to Ask About Your Distracted Driving Accident Claim

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■ Navigating a Distracted Driving Accident Claim (Timeline)

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Protect your rights by consulting an attorney before speaking with insurance adjusters.