



PROPERTY DAMAGE AFTER A CAR ACCIDENT CHECKLIST

1. Notify your insurance company immediately.

- Time is of the essence in these situations. While your claim against the responsible driver is pending, your own insurer may handle your property damage claim on your behalf. At the very least, a call to your insurance company provides you with the specific details of what the insurer needs to proceed with your claim and what forms you may need to fill out to get the ball rolling.

2. Gather your documents.

- It is best to collect all of this information and to keep it in a safe place for easy accessibility. Make sure you also have your vehicle title and any recent maintenance receipts that may have improved the value of your vehicle, like a new tire purchase, engine or transmission work, or other upgrades.

3. Get repair estimates.

- Insurance companies often have contracts with body shops that can make payment quicker and more efficient, especially if your vehicle requires additional repairs beyond the original estimate. Keep in mind that you do have the right to pick which body shop repairs your car.

4. Determine if your vehicle needs to be replaced.

- If your vehicle is “totaled,” that generally means that the cost of repairs exceeds the fair market value of your vehicle minus its scrap value. Some accidents may constitute automatic total losses due to safety concerns that cannot be remedied with repairs.

5. Obtain payment and reimbursements.

- Double check that the insurer has your updated contact information so payment can be sent to the proper location, whether the payment is issued electronically or by a physical check. Also determine if they will reimburse you for a rental car or loaner vehicle while you are without your own car.

6. Ask your lawyer to review any vague or unfair terms.

- If any of these legal documents appear confusing or unreasonable, let an experienced car accident attorney take a look before you put your signature on the dotted line to ensure that your interests are protected.

7. Ask other questions.

- Unfortunately, there is no “one-size-fits-all” answer to these types of questions. At Jebaily Law Firm, we encourage our personal injury clients to seek our help in the property damage claims process. Never let an insurance company push you around or fast-talk you into closing out the claims process until you are satisfied with the results. Jebaily Law Firm can assist clients with these issues as needed. **Visit www.jebailylaw.com or call 843-667-0400 for a free consultation today.**