

# WILENTZ

—ATTORNEYS AT LAW—

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## Should I Talk to the Insurance Company After an Accident?

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After a car accident, there is already a lot running through your mind. You may be dealing with damage to your car, checking on injuries, figuring out what happens next, and then suddenly... the insurance company starts calling.

While they may sound friendly and helpful, it is important to remember that insurance companies are also looking out for themselves. If you are handling an insurance company accident claim, what you say early on can have a major impact on your case later.

## Why Is the Insurance Company Calling So Fast?

One of the first things many people notice after an accident is just how quickly the insurance company reaches out. They may ask questions about the crash, your injuries, or even request a recorded statement.

At first, it can feel harmless. You may think you are simply explaining what happened. But insurance adjusters are trained to gather information that could potentially reduce the amount the company has to pay on a claim.

## Should You Talk to Them?

You should absolutely notify your own insurance company that the accident happened. But when it comes to speaking with the other driver's insurance company, it is smart to be cautious.

A lot of people make the mistake of oversharing right away. Something as simple as saying "I'm okay" or apologizing out of politeness can later be used against you — even if you were seriously injured.

The reality is that some injuries do not fully show up until days later. Adrenaline is real, and many people do not realize how hurt they are until after the shock wears off.

## What Should You Avoid Saying?

If you receive a call from the insurance company after an accident, try to avoid:

- Admitting fault
- Guessing about what happened
- Saying you are not injured before seeing a doctor
- Giving a recorded statement immediately
- Accepting a quick settlement offer

Quick settlement offers can be especially risky because once you accept, you may not be able to recover additional compensation later if your injuries worsen.

# Why It Helps to Speak With an Attorney

Insurance companies deal with accident claims every single day. Most people do not. That is why having someone in your corner who understands the process can make a huge difference.

An attorney can help handle communication with the insurance company, protect your rights, and help make sure you are not pressured into accepting less than you may deserve.

After an accident, it is completely understandable to want to cooperate and move on as quickly as possible. But when it comes to an insurance company accident claim, being careful with what you say matters.

If you or a loved one has been injured in a car accident, contact a member of our Personal Injury team today to discuss your situation and learn how we may be able to help.

## Attorney

- Alex Lyubarsky

## Practice

- Personal Injury