



DO NOT give a recorded statement to any insurance company without consulting an attorney first.



Make A Statement

Provide the police with a factual statement about the wreck but Do Not apologize or admit fault. Apologizing may be deemed an admission of guilt and be used against you. Insurance companies, even your own, will try to use any admission against you to deny their responsibility altogether or attempt to shift some of the blame on to you.



See a Doctor

Even if you don't feel injured at the scene, see a doctor as soon as possible. Some injuries, like whiplash or minor bruises, may not be immediately apparent until the following day you wake up. Insurance companies will use that gap or delay in seeking treatment to allude that you are lying or exaggerating.



Request State ID

Politely ask the other driver, if you can take a picture of their S.C. Insurance ID Card; their SCDMV Registration card; and their license and offer to allow them to do the same. Although the police report/ticket will state the other driver's insurance information and VIN #, it is not difficult for an officer to miss a letter or number while typing it in. An incorrect policy number can delay your claim by weeks.



Document Personal Damages

A highly uncommon and relatively unknown tip with immense value is to photograph or document any personal items that were damaged (clothing, cell phone/case, groceries). In many minor "fender-bender" type cases involving minimal or no injuries, insurance companies have still been known to pay out policy limits where the at-fault driver acted willfully or intentionally. That includes paying out the policy limits for both Property Damage and Bodily Injury!

Unsure about what to do next? Contact us today

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