



# 7 Tricks of Car Insurance Companies After a Crash

## Sometimes bad things happen to good people.

After an accident, your life can be turned upside down. And the insurance company is not your friend.

Here are 7 ways they try to trick you (and how to avoid falling prey to their games):

1

### **They try to get you to settle quickly and cheaply**

The insurance company will try to pay you off quickly. What happens if you're not fully healed? If you get medical bills later? If your car has mechanical problems? If you settle quickly, you can't ask for more later. It may not be easy, but it's usually better to wait.

2

### **They hide critical information**

The insurance company will not tell you how much coverage is available. Or if a rental car is available. Or that you can see a doctor of your choosing. It does not benefit the insurance company to give you options.

3

### **They might deny your claim all together**

If there is the slightest reason to deny coverage, they will try. They will misapply language in the insurance policy. They will find a loophole. Or they will straight lie to you. Don't be misled. We know all of their tricks.

4

### **They will stall until your ability to file a lawsuit expires**

**You only have one year to file a lawsuit.** They are legally obligated to tell you. They won't. Sometimes they even promise to pay you and then stall. After a year from the accident passes, you are out of luck. Do not let that happen.

# 5

## **They will demand that you give a recorded statement**

You are under no obligation to give a recorded statement. In fact, you probably shouldn't. If they trick you into it, they will twist your words and use them against you.

# 6

## **They will demand you go to their mechanic**

You can have your car fixed wherever or however you want. In fact, you don't even have to get it fixed. You can be compensated for property damage and fix it yourself. They won't tell you that.

# 7

## **If your car is totaled, they will demand the title**

If they take title to your car, they can sell it or scrap it for salvage value. They don't tell you that you can too. If the car is totaled, they are obligated to pay the value your car had before the accident. They don't also get the car. It is still yours.

Don't ever forget that car insurance is a business; big business.

They make profits; big profits.

You are just a bottom line to them.

I'll make this personal.

I'll deal with them and get the respect you deserve.

You shouldn't have to deal with it. Let me. I'll take care of everything.

**All you have to do is get better.**

## **Involved in an Auto Accident?**

**Call (318) 442-1515 to schedule a free consultation.**