

# 5 STEPS TO TAKE IF A PERSONAL INJURY CLAIM IS FILED AGAINST YOU

ARE YOU DEALING WITH A PERSONAL INJURY CLAIM FOLLOWING AN ACCIDENT OR INJURY? TAKE THESE STEPS IMMEDIATELY IF A PERSONAL INJURY CLAIM IS MADE AGAINST YOU!

## 1.) CONTACT YOUR INSURER WHO WILL HANDLE THE PERSONAL INJURY CLAIM.



- Provide your insurance company with a copy of all court paperwork, including the summons & complaint, ASAP.
- Cooperate with your insurance company & its lawyers as they defend you against the claim.
- You have a certain number of days to respond to the summons & complaint, so don't delay!

## 2.) NEVER SAY ANYTHING THAT COULD BE INTERPRETED AS ADMITTING FAULT.

- Keep a cool head after the accident or injury, even though tensions might be running high.
- Exchange insurance & contact information with others involved in the accident.
- Even an apology to the other person can be seen as admitting fault - **DON'T DO IT!**



## 3.) LET THE INSURANCE COMPANY HANDLE EVERYTHING. THERE'S A GOOD CHANCE THAT YOU WON'T HAVE TO GO TO COURT.



- If you're involved in a car accident & have enough coverage, your insurance company will likely settle the claim for you.
- An independent third party may be called in to investigate if the other party is making inflated claims to receive more compensation.
- The claim might be settled by the time you're notified about the suit.

## 4.) IF THE CASE GOES TO COURT, REMEMBER YOU ARE STILL COVERED.

- On occasion, insurance companies are unable to settle claims.
- Even if the claim goes to court, your insurance company should cover the full value of the claim.
- Unfortunately, your premiums may go up following the claim going to court.



**FOR HELP WITH ANY PERSONAL INJURY MATTERS, CONTACT ST. LOUIS ATTORNEY PATRICK S. O'BRIEN TODAY!**