

## What To Expect After A Car Accident

No one wants to be in an auto accident, but chances are that at some point in time you will be involved in an accident. According to the National Highway Transportation Safety Administration in 2002 there were around 6.3 million police-reported traffic accidents, with 46 percent of them resulting in injury and 42,815 resulting in death. For the past four years, these numbers have held steady. Car accidents can also be one of the most disorienting, frightening and potentially painful experiences you can go through, so it is important to have a plan of what to do in the event that one occurs.

The aftermath of an auto accident leaves those involved in unfamiliar situations as they are forced to deal with their property loss and personal injuries sustained in the collision. Although we all see insurance companies advertisements proclaiming to have your best interests at heart, the reality is their slogans could not be further from the truth. Insurance companies are in the business of making money, period. Understanding this concept is essential to recovering the money that you are lawfully owed after you have been in an auto accident.

Although most personal injury lawyers do not handle their client's property loss, it is important that people understand their rights following the collision. The at-fault driver's insurance company is responsible for three things. First, they must either pay to have your vehicle repaired or, if the repairs exceed the value of the vehicle, they must pay you the fair market value of your car. Second, if the insurance company decides to repair your car, they must pay for the "loss of use" of your vehicle. Many insurance companies do this by setting up a rental car for your use while your vehicle is being repaired. Last, most insurance companies will not tell you this but if they decide to repair your vehicle, you are entitled to your vehicle's "diminution in value". Diminution in value represents the loss in market value of your vehicle due to the damage caused by the collision even though the vehicle has been properly repaired. This is a separate claim that must be made after the insurance company has paid to have your vehicle repaired. Once the diminution in value is determined, the insurance company must write you a check for that value.

One of the most important thing you can do after an auto accident is to get proper treatment for the injuries you sustained in the accident. You owe it to yourself, your family, and all of the people that depend on you to put your body back in the position it was in before the accident occurred. Seeking treatment immediately after the accident and following through with physical therapy or other doctor recommendations is crucial. Not only is it extremely important for your body, but also for your personal injury case. When insurance adjusters evaluate personal injury cases, the first thing they look at to determine a case's value is when did the person first seek treatment and did they follow through with their treatments on a consistent basis. Once your doctor tells you that your treatment is complete, it is time to settle your personal injury claim.

An experienced Austin attorney from the McMinn Law Firm LLP, located in Austin, Texas, provide intelligent, resourceful and aggressive legal counsel on auto accident cases. From making sure their client's get the proper treatment to maximizing a case's value, we are committed to bringing justice to those who are injured in auto accidents. When the outcome of your legal situation can depend on the quality of your legal counsel, it is important that you retain an accident attorney who is fully committed to safeguarding your rights and representing you in a court of law.

### About the Author

Brian Reed. [Austin attorney](#) - The experienced attorneys at the McMinn Law Firm LLP, located in Austin, Texas, provide intelligent, resourceful and aggressive legal counsel on criminal defense and personal injury cases.

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