



**DOUGLAS
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Navigating Auto Insurance Following an Accident

The complicated nature of automobile insurance can lead to confusion after a person is involved in a car accident. Rather than focusing on getting well after suffering injuries, many collision victims find themselves sucked into a “red-tape” nightmare to ensure that the insurance companies have the right information to process claims. The procedure can be tedious and difficult to

of your damages.

If the other driver was at fault, why is my insurance company involved?

Your insurance company may become involved if you have any coverage options that may require your insurance company to pay you. There are three primary types of insurance coverage



understand. What follows are answers to a number of common questions related to insurance.

You’ve been in a wreck, what insurance companies will be involved?

If you’ve been involved in a car wreck, you will likely hear from one or more insurance companies. The number of companies involved will depend on the number of insurance policies that provide coverage for the incident. While Missouri law only requires that a person carry one policy with a \$25,000 minimum policy limit, many individuals carry additional insurance policies (such as umbrella liability policies) that can provide coverage. Also, you will likely hear from your own insurance company as they gather information to determine whether they will be responsible for any

that may be affected by your wreck: (1) underinsured motorist coverage; (2) uninsured motorist coverage; (3) and medical payments coverage.

Underinsured motorist coverage applies where the other driver’s insurance policy is insufficient to pay you for the damages you have suffered. For example, consider a driver who has been made a paraplegic due to another driver’s negligence. If the other driver only has \$25,000 of insurance, that will clearly be insufficient to pay the injured driver’s medical bills, future medical expenses, damages for pain and suffering, and other damages. If that injured driver has underinsured motorist coverage, once the \$25,000 insurance proceeds are paid out, his or her own insurance company will likely pay more money to the injured party.

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Uninsured motorist coverage applies where you do not know who the other driver was (in the case of a hit and run) or where the other driver did not carry insurance. Unlike underinsured motorist coverage, there is no prerequisite that you exhaust the other driver's insurance coverage because there is no coverage.

Medical payments coverage is money available to you from your insurance company to help pay for immediate medical expenses resulting from a collision. Because liability claims against other drivers—which ultimately include payments for medical expenses—can take some time, medical payments coverage provides a faster way to pay your medical bills. Medical payments coverage is generally for a relatively small amount (between \$1,000 and \$5,000)

Should I give a statement to any of the insurance companies?

It is a safe practice to wait to give a statement to the insurance companies until after you have had an opportunity to consult with a qualified personal injury attorney. This will help prepare you for the questions you will have to answer and will help you better understand the reason for the questions the insurance company will ask. Any statement you give will almost certainly be recorded, which allows for the insurance company to use any bad answers against you later in the claims process.

What can go wrong with an insurance claim?

While automobile insurance protects you in the event

that you injure someone else while driving your vehicle, insurance companies do not always act in your best interest. Insurance companies are “for-profit” businesses and make money when they collect more money in premiums than they pay out in claims. For this reason, deserving claimants can be wrongfully denied coverage even though they have suffered serious injuries. Even if the insurance company doesn't completely reject your claim, the company can also undervalue your claim and refuse to pay you enough money to compensate you for the damage to your vehicle or for the injuries you suffered.

Insurance can be complicated—especially after an automobile accident. Insurance companies employ in-house attorneys and outside legal counsel to make sure that they pay the lowest amount of claims possible. In most cases, hiring a qualified personal injury attorney can benefit you. The attorney can help you navigate the insurance claims process, can maximize the amount of money paid by the insurance companies, and can make sure that you are not taken advantage of.

At Douglas, Haun & Heidemann, our legal team has been in the business of educating, advising, and assisting clients since 1912. We have maintained a general civil practice and also provide an extended traffic law and criminal defense practice. Our offices are located in Bolivar and Springfield and can be reached at 417-326-5261, 1-800-743-5728 or online at www.dhhlawfirm.com.

A thank you to our Administrative Professionals

From answering phones to keeping track of what goes where, the ladies behind the scenes at Douglas, Haun and Heidemann are the best around. On Administrative Professionals Day, our team was treated to an afternoon

of fun, fellowship (and karaoke) away from the office. Thank you, ladies, for all you do to help our attorneys and clients each and every day at DHH.

