

# **THREE TRUTHS YOU NEED TO KNOW ABOUT AUTO ACCIDENTS**

**Mon, 11/22/10**

- 1. Your insurance rates WILL NOT go up, if you are NOT at fault.**

Here is how it works:

--Your relationship is with your insurance company. You have hired them to manage claims pay the costs for damages to your car or your body if you are injured in an accident. So for sure, get your car fixed and get the medical care you need.

--Now if you ARE NOT AT FAULT, then after all the auto and medical costs are incurred- YOUR insurance company will seek reimbursement from the other party's insurance company. The communication is between them.

--Now if YOU ARE AT FAULT, then your insurance company takes into account many other factors in determining if the accident will affect your rates. Factors including your accident history, your coverage etc. Many insurance companies have an accident forgiveness clause which allows 1 "free" accident within a 7 yr. period that you can claim without raising your rates. So depending on the extent of your auto damage or medical needs, and your current rates you can discuss with them what the best solution would be.

- 2. You should see a chiropractor after an auto accident.**

Chiropractors are experts in treating whiplash, neck and back injuries, extremity numbness/tingling and headaches.

Numerous studies have shown that auto accident patients who received the more active chiropractic treatment recovered more fully and sooner than those who just received the more passive medical care. Studies have shown that chiropractic care is also more cost effective for the patient and the insurance company, and provided better overall long-term recovery.

- 3. You should be seen by a chiropractor within 3 to 7 days of your accident**

This is important for three reasons.

**--First, often people don't recognize any symptoms of sustained injuries immediately after the accident. Most of the time, in a mild accident, it can take up to a week or two weeks for the symptoms to surface. Often when the symptoms begin the scar tissue is already beginning to form. It is vital to get screened and begin medical care before your injuries progress and worsen. In the long run your care will be more effective and of a shorter duration the sooner you can be seen.**

**--Second, the longer you wait to receive medical care the less likely the insurance will cover the costs- attributing your injuries to other activities and possibly reducing your overall PIP coverage as a result. See... the insurance companies will sometimes try to get the client to settle or close their claim within this first week, before they receive medical care, in order to cut costs for them. I have even heard of them offering the client a token amount of money "just in case" they need to see the doctor, and then closing the claim - saving them 3,000-4,000 \$ payout in PIP. Don't let them take your benefits away!**

**--Third, to protect your legal rights.**

**Dr. Theron Hall/kh**