



Guide to Dealing With Insurers After an Accident

What you do in the hours and days after a crash can directly affect your health, your finances, and your legal claim. Insurance companies begin building their case immediately — and you should protect yourself from the start.

1. Do Not Accept the First Settlement Offer

- Early settlement offers are usually designed to close your case quickly before you understand the full extent of your injuries.
- Once you accept a settlement, you typically cannot ask for additional compensation later.
- Many injuries worsen over time, including whiplash, spinal injuries, and traumatic brain injuries.

2. Be Careful What You Say

- Insurance adjusters may sound friendly, but they are trained to minimize payouts.
- Avoid recorded statements without speaking to an attorney first.
- Even saying “I feel fine” can later be used against you.

3. Get Medical Treatment Immediately

- Always seek medical care after an accident, even if symptoms seem minor.
- Adrenaline can mask pain and serious injuries may not appear for days.
- Follow your doctor’s treatment plan and keep all records.

4. Preserve Evidence

- Take photos of the accident scene, vehicle damage, and visible injuries.
- Save medical records, repair estimates, receipts, and communications.
- Witness memories and surveillance footage can disappear quickly.

5. Avoid Posting on Social Media

- Insurance companies often monitor Facebook, Instagram, TikTok, and other platforms.
- Photos or comments may be used to argue your injuries are not serious.

- Do not discuss the accident or your recovery publicly.

Need Help After an Accident?

GLG Personal Injury Lawyers helps accident victims throughout Arizona fight back against insurance company tactics and pursue full compensation.

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