

Know Your Legal Rights

*“Know Your Legal Rights”
is a free legal education series
by [Dixon Law Office](#).*

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Property Damage: 4 Simple Steps for Getting Top Dollar

Your car is wrecked. You did not expect it. You did not want it. It was not your fault (or maybe it was). Now, you have to fight with an insurance company and body shop just to get the car fixed. Whether it is a simple fender bender or your car is totaled, handling these issues is time consuming and often frustrating.

Lawyers and insurance adjusters call these “property damage claims,” and they are very, very common. But in spite of being common, they are not cheap. In 2013, the average property damage claim was \$3,231, according to the Insurance Research Council. And often, victims in property damage cases feel powerless. They feel taken advantage of, but don’t know what to do.

There are 4 simple things any victim in a property damage claim can do to get the repairs they need.

1. Get Photos

In nearly every case, insurance companies want photos. They want to see the bent metal, chipped paint, and twisted parts. If your car was damaged, get photos. Lots of photos. Take a picture of every bent part. Bent bumper, take a picture. Broken headlight, take a picture. Door won't open, take a picture of someone trying to open it. Anything that has changed in the crash, take a picture. If it is safe and you are not injured, take them at the scene.

But, you should not just photograph your car. Take pictures of the OTHER car, too. Get photos of the debris on the ground. If foliage blocked someone's view, take a picture of that. If there are witnesses at the scene, take their pictures, too.

2. Shop Around

A second very important tip for getting the most out of your property damage claim is to shop around. Don't just go to the shop your insurance company recommends. Ask friends and family who they recommend. What body shops are there in your community? See what they might say.

If your car is totaled, don't just accept the number the insurance company gives you. They should pay you what it costs to replace the car you had. Same make, same model, same year. Go online and look at websites that sell cars. Print off any that are like yours. Is the insurance company offering you less than that? If so, ask them why.

3. Use Your Own Insurance Company

Many people assume that they must go through the other person's insurance company to settle a property damage claim. Wrong! Often, the best place to make a claim is your own insurance company. They will often pay you full value for the repairs, not some discounted amount.

People are reluctant to make the claim on their own insurance because they are concerned about their rates going up. But if you are not at fault and your insurance company pays for repairs, your insurance company gets repaid by the other party's insurance (it's called subrogation). You usually get paid faster with less hassle and more money.

4. Demand Full Payment

Sometimes they won't be fair. Sometimes you cannot agree. In those times, you likely need a lawyer. A good lawyer can get to court and get you the full compensation you deserve.

Property damage claims can be frustrating. But, following these simple steps can get you the full and complete compensation you deserve.

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