

# HOW TO TALK TO INSURANCE COMPANIES AFTER A CAR ACCIDENT

A Six-Step Guide with Key Scripts

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## Initial Contact with Your Own Insurance Company

"Hello, my name is [Your Name], and I was involved in a car accident on [Date] at [Location]. I would like to report the incident and start the claims process. My policy number is [Policy Number]."

2

## Giving a General Description of the Accident

"I was driving on [Street/Road] when the accident occurred. I was traveling at [Speed, if known], and the other vehicle was [Brief Description of Other Vehicle's Actions]. The police were called, and a report was filed."

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"At the scene of the accident, I experienced [Brief Description of Immediate Symptoms, if any]. I have since sought medical attention and am following up with my healthcare provider. I will provide further details once I have more information from my doctor."

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## Handling Questions About Fault

"The accident is still under investigation, and I am waiting for the official police report. I am not in a position to discuss fault at this time."

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## Responding to Settlement Offers

"Thank you for your offer. I need some time to review it and will discuss it with my attorney before making any decisions."

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## Requesting Copies of All Communication

"Can you please send me copies of all correspondence and documentation related to this claim? I would like to keep a thorough record of our communications."

If you need a free legal consultation, call Washington Auto Law at **206-497-4357**.



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