

Top Insurance Tips for Protecting Your Rights After an Accident

1. Understand Florida's "No-Fault" Insurance Law

- Florida is a no-fault state, meaning your **Personal Injury Protection (PIP)** insurance will cover your medical expenses up to \$10,000, regardless of who caused the accident.
 - However, PIP often falls short in covering serious injuries. In these cases, you may need to file a lawsuit or claim against the at-fault party for additional compensation.
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2. Notify Your Insurance Company Promptly

- Report the accident to your insurance provider as soon as possible. Most policies require immediate notification to avoid claim denial.
 - Stick to the facts and avoid making speculative statements about fault or the extent of injuries.
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3. Watch What You Say to Adjusters

- Insurance adjusters may seem helpful, but their goal is to minimize payouts.
 - Do not give a recorded statement or discuss fault without consulting an attorney. This protects your case and ensures you don't inadvertently weaken your claim.
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4. Review Your Insurance Policy Before an Accident

- Ensure you have adequate **Uninsured/Underinsured Motorist (UM/UIM)** coverage. In Florida, many drivers carry minimal or no insurance, and UM/UIM can protect you in these situations.
 - Check your policy for exclusions, deductibles, and limits that could affect your claim.
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5. Seek Medical Attention Immediately

- Florida law requires you to seek medical treatment within **14 days** of the accident to qualify for PIP benefits.
 - Document all medical visits and expenses. These records are critical for pursuing compensation beyond PIP limits.
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6. Document Everything

- Keep detailed records of the accident, including photos, police reports, medical bills, and correspondence with insurance companies.
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7. Understand Comparative Negligence in Florida

- Florida follows a **comparative negligence** rule, meaning your compensation can be reduced by the percentage you are found at fault.
 - An experienced attorney can help minimize the impact of comparative negligence on your claim.
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8. Contact Us to Maximize Your Compensation

- At Car Accident Consultants, we fight for accident victims in Hillsborough County, Florida.
 - **Call us today at (813) 465-9366** or fill out our online form for a free consultation.
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Pro Tip: Keep This List Handy

Print or bookmark these tips to refer to them in case of an accident. Preparation is key to protecting your rights and maximizing your compensation.