FARAH & FARAH

DO'S & DON'TS:

TALKING WITH AN INSURANCE ADJUSTER



By Eddie Farah, Attorney At Law

If you've been in a car accident, you will be contacted by both an adjuster from your insurance company and an adjuster from the other party's insurance company. Both adjusters are trying to minimize the amount of money their company will pay. Follow this tip sheet to be sure that you do not jeopardize your personal injury claim during these phone interviews.

Often, medical injuries do not show themselves for days or even weeks after the accident.

DO'S:

1. Write down the name, e-mail and telephone number of the insurance adjustor and the insurance company along with the claim number.
2. Provide your full name, address and telephone number.
3. Take notes of the conversation.
4. Ask the adjustor if they are aware of any witnesses.
5. Be very general when you describe your injuries. Tell the adjustor you will provide a complete, detailed list of injuries after your doctors have done a full assessment. Oftentimes medical injuries do not manifest themselves for days or even weeks after the accident.

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DON'TS:

1. Do not agree to an audio tape recording of the conversation.
2. Insurance adjustors will engage you in an informal conversation in an effort to get you to relax and get as many details about the accident as possible. Do not discuss anything but the basic facts of the accident:
   a. Where the accident occurred.
   b. Date and time of the accident.
   c. Type of accident; i.e. motorcycle, motor vehicle, slip and fall, etc.
3. You do not need to provide details about your work such as income, schedule or details of what you do at your job.
4. Do not agree to anything.
5. Do not sign anything.
6. Do not answer family questions. You are under no obligation to give information about your family.
7. You are not obligated at this point to identify witnesses.
8. You are not obligated to give the adjustor the name of your doctor.



ACCIDENTS NEVER REST, SO NEITHER DO WE.

At Farah & Farah, we work together in groups to give your case the resources and dedication it deserves. Our legal team is comprised of respected and experienced attorneys, case managers, investigators, and legal assistants, all of whom are available to personally meet with you and discuss your case.

Our personal injury attorneys make your one shot at compensation count, representing working people and families in matters involving: auto accident, personal injury, medical malpractice, workers' compensation, social security, slip & fall, trucking accidents, maritime law, boating accidents, nursing home abuse and animal attacks.



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Eddie Farah is a founding partner of Farah & Farah. Born in Jacksonville, FL, he received an undergraduate degree from University of Florida and his law degree at Samford University's Cumberland School of Law. Eddie is a member of the Jacksonville Bar Association, the Florida Bar, Academy of Florida Trial Lawyers, and the Association of Trial Lawyers of America.

Contact us today for a free consultation.

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