

Updated

The most important book you will own

CAR ACCIDENT SECRETS

Volume 1



**Your Guide to Accident Situations and How to
Settle Your Claim without using a Lawyer**

Know Your Rights

Foreword

This reference tool has been written to help consumers know their rights after being involved in a car accident. I have been driving for over 20 years and have been involved in five accidents. Four of the accidents were not my fault at all. Other drivers hit my car. When I was younger I didn't know my rights and gave most of them away just because I didn't have the knowledge of what is contained in this reference tool. After working for several Fortune 500 insurance companies and several claims areas within those companies, I have compiled a reference tool to let the consumer know what to do in case of an auto accident.

The chances of being in an accident today with so many drivers on the road, has increased dramatically. If you do not know your rights you will be giving up valuable amounts of money and benefits you are entitled to as a result of the accident. You probably have been paying your auto insurance since you have been driving which amounts to thousands of dollars. If a bad driver hits you through no fault of yours, then you deserve some compensation.

This book will show you how to protect your rights and obtain compensation for your losses, which include your car repair and any bodily injury and/or pain and suffering. You should follow the instructions in this reference tool if you are ever involved in an accident.

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Reviewing your Current Insurance Policy Coverage

Checking your current coverage is the first step

The coverage that you have on your policy is one of the most important steps prior to ever having an accident. Having the correct insurance will protect you in case the other driver does not have insurance and you have to use your policy to pay for your damages and injuries.

A. ICON KEY

 Valuable information

 Test your knowledge

 Important Notes

The key points to review in your policy are:

- Policy limits and deductibles
- Towing , Rental vehicles
- Windshield coverage

You should have a declaration page from your insurance company that shows the information above. Make sure the information is what you specified to your agent. If not contact your agent immediately and request a change.

There are six types of basic insurance. They may be called other terms from what is listed below but these 6 cover the most widely used terms. These types may vary between states and certain states requirements may be different or not offered. Check with your insurance agent if you have questions.



Reviewing

Insurance limits are important. You should have enough coverage to protect your family and home in case of an accident. Insurance companies sell umbrella policies which can protect you to 1 million dollars. Check with your agent & review your policy.