

Motor Accident Insurance - How to Proceed!

Every careful vehicle owner has a motor accident insurance, there's no doubt about that. The number of road accidents is continuously growing, and annually well over one million persons die in traffic accidents all over the world. I know it's a big number, and the saddest part about this is that a great majority of these deaths could be very easily prevented, if simple prevention measures were being taken into consideration. Anyway, the purpose of this article is not to depress you, but to show you the options you may have after being involved in a more or less serious accident. And there are actually two options, which raise the question:

MOTOR ACCIDENT INSURANCE COMPENSATION CLAIM or ACCIDENT CLAIM SOLICITOR?

This is a good question indeed. And like any viable question which makes you think, its answers raise other questions. This should give you something to think about:

HOW SERIOUS WAS THE MOTOR ACCIDENT?

The vast majority of road accidents have minor repercussions, which is good news indeed. That's why you will probably be involved in at least one accident throughout your lifetime. Anyway, if the accident is minor, you will probably escape with nothing more than a bruise or two, if any at all. The damage to your car will, again, probably be minor. If this is the case, there's only one answer for your compensation: your motor accident insurance. Why? Because, as you may have already heard, the insurance company will try to minimize your compensation. But since there's nothing more than a flat tire and a few bruises at stake, there isn't any reason in going through all the time consuming procedures of having a lawyer to represent you.

If, however, your accident is more serious in nature, you guessed it: accident claim solicitor. And this is for the same reason mentioned before. Since there's much more at stake, the difference you could get solely from your insurance company and the one you could get from a lawyer representing you is much bigger. The time consuming process becomes a much more viable option, since you might lose a fairly big amount of money.

WHO WAS TO BLAME FOR THE ACCIDENT?

There are three possibilities here: you, the other driver or both of you. If the situation is that simple, your question regarding where to look for compensation is also simple. Because you may get compensation from your insurance company only in the case in which the other driver is entirely to blame for the accident. If you have even a partial blame for it, you may just as well forget about getting compensated.

However, this question must also be correlated with the previous one, and vice versa. I'm talking about "How serious was the accident?" question here (I hope I didn't confuse you). If you have a serious accident, with both of the drivers to blame, you just might have a fifty-fifty chance of getting compensated if you ask for a solicitor's services. If you have a minor accident with both of the drivers to blame, you probably won't get compensated from your insurance company, you might get compensated if you hire a lawyer, but this situations makes you ask yourself this last question (I promise), and this is:

IS IT WORTH YOUR WHILE?

Now you have two types of accidents, three possible situations in the "who's to blame for the accident" part, which naturally gives us six possible outcomes:

- a) Minor accident + the other driver is to blame: you should probably go for your insurance company's compensation;
- b) Minor accident + both drivers to blame: you can try to get the insurance company's compensation, but don't be surprised if you don't get it, and hiring a lawyer would probably not be worth it;
- c) Minor accident + you are to blame: forget it;
- d) Serious accident + the other driver is to blame: call an auto accident solicitor;
- e) Serious accident + both drivers to blame: again, you should call a lawyer;
- f) Serious accident + your blame: forget it.

Now, if you put it that simply, it sounds like an easy decision to make, doesn't it? Now, tell me, did I shed some light on the motor accident insurance or what?

About the Author

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