



John Smith Insurance Agency Provides Latest Tips on Filing a Car Insurance Claim

John Smith Insurance Agency, provider of auto insurance in Colorado Springs, provides tips on how to file a car insurance claim to move the process along.

COLORADO SPRINGS, CO, UNITED STATES, May 11, 2018 /EINPresswire.com/ -- [John Smith Insurance Agency](#), provider of [auto insurance in Colorado](#) Springs, provides tips on how to file a car insurance claim to move the process along smoothly and quickly. The agency understands that many people are not prepared to file a claim when they are involved in an accident. The hope is that these tips will ensure all steps are followed to allow for a quick process.

The first step should occur before an accident ever happens. According to John Smith, every driver should make sure they have their car insurance information in the vehicle or in a wallet or purse so that it can be produced when an incident occurs. Smith also recommends that drivers call the police when they are involved in an accident. Unless the damage is very minor or no damage is evident at all, a police report is important for filing a claim. They can provide unbiased evidence as to what happened and who was at fault. They will also make sure the incident is handled correctly with an ambulance for injuries and tow truck for vehicle removal and cleanup.

Anyone with [Colorado Springs car insurance](#) should make sure they get the information on all other parties involved. This will speed up the claims process. A police report can take days to be released but if the insurance agency has all the important details, the adjuster can begin working on the claim. The driver will need to get names and contact information of all parties involved as well as their insurance information. It is also a good idea to write down details of the accident and take photos.

“Don’t rely on your memory when you file a report because you’re likely to be shaken up and may miss important details,” explains John Smith. Instead, he recommends taking photos of all vehicles involved, including license plate numbers and street signs. He also suggests writing down everything that happened so a person doesn’t forget any details.

Drivers should also contact the insurance company immediately. Most agencies have a 24-hour claims number, and reporting will get the claims process started. Smith recommends getting contact details about the adjuster or claims specialist as soon as one is assigned. This allows a person to contact them directly if they have questions or concerns. It is also important to ask questions about the next steps. Some insurance providers will send out an adjuster to look at the vehicle and assess the damage while others have collision repair shops that they partner with to do the assessment. A driver should find out what they are supposed to do to get their vehicle repaired quickly. It is a good idea to ask about rental car coverage if the vehicle is not drivable.

Smith explains that it is important to communicate with your own insurance even if another driver is at fault and takes responsibility. “While most insurance claims go off without a hitch, it’s better to work through your own agent who will fight for you if there is a problem,” he says. If a person follows the steps in filing an insurance claim, they will find that the process is completed faster and with fewer complications.

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