

How to File For a Property Damage Claim After a Car Accident

When you are in a car accident, it often results in property damage. Follow these steps to file a property damage claim properly.

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At Saffren and Weinberg, Marc Alan Weinberg, Attorney and Kenneth Scott

<u>Saffren, Attorney</u> are partners. The firm's tagline is "The People's Voice In Court." They make themselves available via phone at (215) 576-0100 or by email on the Saffren and Weinberg website. Saffren and Weinberg provide a no-charge, complimentary case review and answers questions for prospective clients.

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It's important to know the proper steps to take after a car accident for property damage claims." *Kenneth Saffren, Esg.* How Do I File For a <u>Property Damage Claim</u> After a Car Accident?

When you are in a car accident, you may suffer personal bodily injuries, but more commonly the only result of an accident will be property damage. Property damage will include damage to your vehicle and damage to any personal property within the vehicle at the time of the

accident (e.g., laptop, cell phone, jewelry, etc.). Personal property damage law will protect you if this happens to you.

Your personal property can be included in an insurance claim form when you begin to seek recovery. Whenever you are in a car accident, it may be necessary to contact a car accident property damage lawyer, such as Kenneth Saffren of Saffren and Weinberg, to ensure that your claim is filed correctly and so that you receive a full recovery.

"It's important to know the proper steps to take after a car accident for property damage claims," said Kenneth Saffren, Esq. "Then it's even more important to choose a solid property damage lawyer to assist in the process moving forward."

When to file a property damage claim:

- Your car was damaged in an accident
- You need it to be repaired quickly and efficiently
- The damage requires you to obtain a rental car during the repairs
- You want compensation for your damaged property

Personal Property Damage Claim

The claims process starts with a claim being filed with the liable party's insurance company. When you file a claim, be mindful of the property damage claim time limit (similar to a statute of limitations) that will tell you how long you have to file a claim after the accident occurred. Fortunately for you, unlike a personal injury claim, which can take months to settle, a property damage claim is easier to prove and can be settled much quicker.

The damages of your claim will be determined in a fixed amount which allows the insurance company to determine the value of the damage quickly and limit the amount of time you have to wait for the damage to be repaired. A vehicle damage claim can usually be filed with only a few calls and emails. You will have to contact the auto repair shop and the claims adjuster, but these interactions do not have to be in person and can occur through email or phone call.

Remember, it is your responsibility to make contact with the claims adjuster. You should take control of your claim from the time of the initial accident because your actions can help lead to a prompt and fair settlement.

4 Things to do at the scene of the accident:

1. Call the police – The police will develop a detailed police report that can provide evidence of negligence that will be advantageous to your insurance claim.

2. Write down important information – You should write down information that will be needed during the claims process. Write this down on whatever you can; it does not need to be formally written on a nice piece of paper; an old envelope and pen will work. Some information to write down includes the other driver's contact information; their insurance company's phone number, policy number, and name; and any admissions from the other driver.

3. Photograph the scene – This can include the damage to the vehicles, the surrounding area, any damaged personal property, or any other evidence surrounding the accident.

4. Note your personal property that was damaged – You can receive compensation for any personal items that were damaged in the accident. These items should be photographed, and you should seek to obtain receipts for the items' value.

What to do after an accident:

You should be proactive and immediately get in contact with your insurance company. You should also contact that at-fault driver's insurance company. The information of these phone calls will be relayed to the claims adjuster who will coordinate everything with you and the auto repair garage.

You can choose any repair shop, and there is no legal reason to receive multiple estimates. Remember, if anything with your claim does not seem to be working out in your favor, contact a property damage attorney who will help you. Contact Kenneth Saffren of Saffren & Weinberg today at 215-576-0100 for a free consultation.

Kenneth Scott Saffren / About the author

Kenneth Saffren, Esq, is a partner of Saffren & Weinberg located in Jenkintown, PA, practicing in workers' compensation, social security, and personal injury litigation. He is a member of both the United States District Court of New Jersey and Eastern District of Pennsylvania Supreme Court, as well as PHN Epsilon Roe.

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