

Top 5 Questions About Car Accidents



How long do I have to file a claim?

1

In the state of Georgia, you have up to two years to file your auto accident claim and to file a formal claim with insurance.

2 What happens if the insurance company does not accept 100% of the fault?

In Georgia, what is called "**Comparative Negligence**" applies, that is: even if they do not assign 100% of the blame to the other person, you can still be compensated. Even if the person at fault is given any number above 50% guilty, it means that you can receive compensation from the other insurance.

IMPORTANT:
Find a lawyer
who fights
for your
RIGHTS!



What if the medical bills are greater than the policy?

3

If your medical expenses are higher than the policy coverage of the person who caused the accident, you have two options:

1. You may be able to sue this person for personal property.
2. Most commonly, you will have to use what is called "**Uninsured Motorist Policy**" or "**Uninsured Motorist.**" This is a policy that you have in your insurance, which will be able to supplement medical expenses if the other person's policy is not high enough.



4 How do we determine the amount for the settlement?

Many factors are taken into account to see how much your case is truly worth.

- What was the impact?
- strong was the impact of the accident?
- What type of policy does the other person have?
- What kind of injuries did you suffer?
- How many medical bills do you have?
- How many doctors or hospitals have you visited?

To answer these questions, a lawyer will have to look deeply, and a lawyer using a formula asks for a claim normally 3 to 4 times that number. From there, they begin negotiations with the insurance company.



5 What happens if the client disagrees with the offer that is being received?

You can continue negotiating with the insurance to achieve a more satisfactory number. If you do, you can ask your attorney to reduce medical and other expenses to receive maximum compensation. Another option is to sue them in court formally. Remember to have the legal representation of a lawyer who will fight and get the maximum compensation.



Call at us
678-300-0000



3675 Crestwood Pkwy NW
Suite #210,
Duluth, GA 30096

 **Virquez
Law**