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Handling Your Motor Vehicle Accident With Your Own Insurance Company

By Dan Baldyga

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by: **Dan Baldyga**

This "How To" article is crucial, up-to-date information concerning what to do if your insurance company is giving you a hard time (regarding your own motor vehicle accident claim with them) and you're positive it's "Legit". If there's some problems with whatever position they've taken regarding your Property Damage Loss (or any other coverage-questions they may be ducking/stalling/ignoring and/or disputing) you don't have to sit back and take it!

You DO have options to settle your dispute and you should proceed as follows:

#1.FIRST, LET YOUR AGENT KNOW YOU'RE UNHAPPY: Ask them to go to bat for you. If they sit on their butt (afraid or "too busy" to get "involved" with your "problem") find out the name and phone number or your insurance companies nearest Claims Department. Contact them and ask for help. (Never forget, you're their insured, your premium's pay their salary). If the person you're talking to attempts to handle your problem with uncaring indifference, just like your agent has, than find and talk to that individual's boss -- The Vice President of Claims and/or whomever.

#2.BE PREPARED TO SUPPORT YOUR CASE: Have ready all documents, plus a covering letter (to snail mail to that person your finally talking to) proving your point and explaining why you're not satisfied. (Send it to them PERSONAL AND CONFIDENTIAL -- with a signed "Return Receipt" requested).

#4.CONTACT YOUR LOCAL INSURANCE DEPARTMENT: If you've followed your insurance company's rules for resolving a dispute, and you're still not satisfied, your own Local Insurance Department can help you. You can reach them by phone, or mail, or often online.

WHAT THEY CAN DO FOR YOU: Many insurance departments offer on-the-phone assistance to help resolve the "Problem" without requiring you to file a formal "Written Complaint". Most post their complaint forms on their Web sites, allowing you to print out the document, complete it at home, and

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mail it to them. (If they don't have a web site ask that they snail mail their "Written Complaint" form right out to you) !

After you provide them with all the necessary information (including your policy or claim number and supporting documentation) they will notify the insurance company (or agent) you're complaining about. The company (or agent) is then required to respond to the department within a certain amount of time, usually between 10 to 30 days, depending upon the area where you live.

Upon receiving a reply, Insurance Department officials will dig deeper, trying to determine what can and should be done. This process usually takes about 30 days.

If the Insurance Department decides against the agent or the insurance company (which is clearly stated – – and one both your insurance company and your agent know to be a fact of their business life they'd prefer not to get hung up on – – nor be forced to deal with) the Insurance Department has the

power to levy a variety of penalties, ranging from a fine to actually revoking the license of the agent or company. (When it comes down to the nitty-gritty, these departments have all the power they need to penalize companies that are deliberately ducking or dragging their feet).

After reading the above, you may want to consider hiring an attorney to represent you because it can get complicated! If you do, find one who specializes in Auto Insurance. Attorney's work either at an hourly rate or on a "Contingency-Fee Basis", depending on the type of case. If you decide to go that route be sure to get your lawyer's "Fee Structure" in writing. And (to remain current on the progress of your claim) insist that you receive copies of all correspondence. PLUS: Be sure your lawyer knows that he or she must have your agreement – – before committing to any settlement!

Dan Baldyga's third and latest book **AUTO ACCIDENT PERSONAL INJURY INSURANCE CLAIM** (How To Evaluate And Settle Your Loss) can be found on the internet at

or

This book reveals "How To"

successfully handle your motor vehicle claim, so you won't be taken advantage of. It also goes into detail regarding the revolutionary BASE (The Baldyga Auto Accident Settlement Evaluation Formula). THE BASE FORMULA explains how to determine the value of the "Pain and Suffering" you endured – – because of your personal injury.

DISCLAIMER: This article is intended for background information. Its only purpose is to help people understand the motor vehicle accident claim process. Dan Baldyga nor ARTICLECITY.COM make no guarantee of any kind whatsoever, NOR do they purport to engage in rendering any professional or legal service, NOR to substitute for a lawyer, an insurance adjuster, or claims consultant, or the like. Where such professional help is desired IT IS THE INDIVIDUALS RESPONSIBILITY to obtain it.

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Dan Baldyga – Author
19 Winona Drive
West, Springfield, MA 01089
Phone: (413) 733 0127 FAX: (413) 731–8358
Mail to:

AUTO ACCIDENT PERSONAL INJURY INSURANCE CLAIM
(How To Evaluate And Settle Your Loss)
Found On The Internet At:

Or:

For over 30 years Dan Baldyga was a Claims Adjuster, Supervisor, Manager and Trail Assistant. He is now retired and spends his time attempting to assist those involved in motor vehciel accident claims so they will not be taken advantage of.

Travel Safe With Adequate Car Insurance

By Elizabeth Newberry

Americans love to travel, there's no doubt about it. Whether we're headed to one of the coasts for some fun in the sun at a beach, or to the mountains to hit the ski slopes, we're traveling all over the country every season of the year, which makes having adequate car insurance even more important.

Today, all 50 states require some form of financial responsibility when it comes to automobiles. Some states require actual car insurance from a licensed car insurance company, and some merely require us to provide proof of financial responsibility should we find ourselves in a motor vehicle–related accident one day.

Even though it's illegal to skip out on your state's car insurance or financial responsibility requirements, the fact is that many people do skip out. This is why it's so important for you to protect yourself with adequate car insurance or financial responsibility, especially if you frequently travel. When we travel, we aren't always familiar with the interstate highways and smaller town roads we drive to get to our destinations. Other drivers may be just as unfamiliar with the roads as you are. This unfamiliarity can lead to motor vehicle–related accidents.

If you're involved in a motor vehicle–related accident with a driver who doesn't have any car insurance, much less adequate car insurance, you'll be able to rest assured that you'll at least be covered. You can do this by not only meeting your state's car insurance or financial responsibility requirements, but by exceeding them. Consider going beyond just purchasing liability insurance and purchasing full coverage insurance. You should also look into underinsured motor insurance coverage - this will protect you in the event that you're involved in an accident with a driver who has no insurance, or not enough insurance, to cover physical and property damages.

Whether you plan to travel across the country or down the street, make sure you're protected with

adequate car insurance!

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