



5 Things The Insurance Adjuster Doesn't Want You to Know

Don't put your car accident claim at risk. Before you talk to the adjuster, check out the **5 secrets they don't want you to know.**



The claims adjuster is not on your side.

Insurance adjusters may be nice people, but they are friendly to injury victims on purpose for one good reason: **it saves the company money.**



Admitting liability does not mean that your bills will get paid.

There are two parts to every claim: **liability and damages.** You can win your case on liability but never collect a nickel if you don't prove that you were damaged.



You need pictures.

You have often heard that a picture is worth a thousand words. When it comes to court cases, **a picture can be worth your entire recovery.** Don't expect the insurance company to save any pictures for you! Take your own as soon after the wreck as you can.



If you have health insurance, use it!

Using your health insurance means **more of the settlement money goes in your pocket.** Even if you have to repay your health insurance (which is rare in Missouri) you will wind up repaying pennies on the dollar instead of full face value.



There's more to property damage than just the value of your car.

Child safety seats, eyeglasses, even tools and briefcases can be damaged in a car crash. **Make sure to document what you lost** and estimate replacement value as quickly as possible.

If your car gets totaled and it's not your fault, you're left buying a new vehicle and paying sales taxes. Make sure to get a **sales tax waiver** from the insurance company when they pay you for your car.

If you've been hurt in a car or truck crash, contact the St. Louis auto accident lawyers at The S.E. Farris Law Firm for a free strategy session. Contacting an attorney sooner rather than later can only help your claim. We never charge a fee unless we collect money for you, and most cases resolve without a court appearance.



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