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Personal Injury Lawyer: Your Best Bet for Car Accident Claims by [Edwina Odriscoll](#)

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Car accident claims are one of the most common types of personal injury claims. This is particularly true in Toronto, where car ownership is high. The majority of Toronto residents travel in a car, either as a driver or as a passenger, every day.

For a car accident claim to be valid, a claimant needs to have sustained some form of injury, either psychological or physical. He will only be entitled to compensation if it can be proven that his personal injury was a direct result of the accident. The severity of the injury will also be a factor to the validity of a claim. Here are some questions that people frequently ask about car accident claims.

Is it safe to settle with the other party at the scene of the accident?

No, you shouldn't. In fact, this could be a very foolish move. Sometimes, an injury sustained from a car accident only manifests itself after a few days, even weeks. If the other party caused the accident, you need to get his insurance company involved in case the damages to your property and health turns out to be more than you first thought.

Do I need a lawyer to settle a car accident claim?

80% to 90% of car accident claims can be settled without the help of a lawyer. Settling can be done when fault is clear, you were not seriously injured, and the amount of your losses is only around \$10,000 or less. However, if your claim involves long term or permanent injuries and large amounts of money, it is best to hire an attorney.

Do I have to accept what the insurance company offers for my injury?

No. You can choose to negotiate with the company and counter offers until they stop raising the offer. Their first offer to you is often not their best offer, so try pushing them to see at what amount they are willing to settle. If you're still not satisfied with their final offer, you can file a lawsuit with the help of a personal injury lawyer .

What if the insurance company blames me for the accident even though I didn't cause it?

A car accident claim is a negligence claim. Negligence equals carelessness. In a car accident claim, you are claiming that someone else was careless on the road. You need to hire a personal injury lawyer if you want to dispute the insurance company's claim.

If you have more questions about car accident claims, your best course of action is to discuss them with a personal injury lawyer. Learn how to file a car accident claim from insurance.freeadvice.com/information/auto/article/81.

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