NEW YORK, NY, September 18, 2013 /**24-7PressRelease**/ -- If you are like most people in New York, car accidents leave you wondering what to do. In addition to obtaining prompt and effective medical care if you have been injured, you will need to deal with your insurance company. Unfortunately, this can turn even a minor fender bender into a major challenge and require you to spend significant time to get the benefits you thought you had paid for with your insurance premiums.

Having some information in advance can help with the process. Not all auto insurance policies are alike, and so the suggestions that follow may not apply in all cases. However, knowing what might happen can eliminate unpleasant surprises as you seek compensation for property damage, medical expenses and other costs of the crash.

1. Unless you or another party needs to go to the hospital, exchange information with the other drivers involved. Also get names and contact information from any witnesses. If the police appear, provide them with the information they request. You should be careful about making any statements about your own fault in the accident. Sometimes a driver improperly places blame on themselves even though the law says the other person was at fault.

2. Take pictures of the accident scene before it is cleared away. Write down anything that is not captured by the photos. If you were injured, try to have photos taken of your injuries.

3. Call your insurance company to start the claims process.

4. Respond to the insurance company's adjuster, who will ask for a wide range of information. He or she may want a copy of the police report, the names of witnesses and a medical records release if you or another party was treated for injuries. An adjuster will usually visit the scene, take pictures and inspect the vehicle for damage.

5. Obtain quotes for the cost to repair your car. You can have the damage repaired at any shop you wish, but keep in mind that you may have to pay the difference between the amount charged by the mechanic or body shop and the amount the insurance company pays.

6. The insurance company may simply pay the mechanic or body shop, or it may send you a settlement offer. If you believe that the settlement offer is inadequate, don't hesitate to tell the

adjuster, who usually has the authority to increase the amount offered up to a certain threshold.

7. If you cannot come to an agreement with the adjuster, you can take your case to the adjuster's boss. Depending on the provisions of your policy, you may also seek a mediated settlement or submit your claim to binding arbitration. You may be able to have the matter resolved in small claims court if the disputed amount falls within the criteria for such cases.

8. If you were injured, many of your medical bills will be paid through New York's No-Fault insurance coverage. You should carefully review this with an experienced attorney and make sure you timely file a No-Fault Application with your insurance company. In New York, you must file the application within 30 days of your accident. Failure to do so may cause the insurance company to refuse to pay for your medical expenses and lost wages. You may have to pay some bills out of pocket. It is very important to keep track of any payments you make. In addition to keeping track of your medical expenses, keep a journal about your injuries, your pain, your ability to work and the treatment you receive.

9. If you are unable to work because of your injuries, you may be able to recover lost wages under New York's No-Fault laws. You may also want to consider whether a personal injury lawsuit is the best way to recover the full value of your lost income. This will depend on the extent of your injuries and the duration of your disability.

Know the provisions and requirements of your auto insurance policy. In New York, you must carry liability insurance to cover injury, death and property damage. The coverage must be provided by a New York-approved insurance company if your vehicle is registered in the state. It cannot lapse, and it must always be in the name of the person or persons registered as the owner(s).

Remember, the insurance company is primarily interested in maximizing its bottom line. This means that you need to protect your interests carefully when dealing with the adjuster and others representing the company. Verify everything your agent or the adjuster tells you by consulting an attorney or other knowledgeable advocate. You also should make sure you file your claim within the correct time period and sign nothing - especially a waiver - until you understand it thoroughly.

Finally, only accept payment as full and final if you really believe you have been fairly compensated for your losses. Once you have received and cashed a check, it will become much harder to obtain additional benefits. Even if you need the money, it is best to not accept any payments if you believe that the amount does not cover your damages. Again, a knowledgeable accident and injury lawyer can help you.

Block O'Toole & Murphy is one of the premier personal injury law firms in New York City. Our experienced team of New York personal injury lawyers is devoted to truly caring for and fighting for the rights of our clients.

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