



Tel: (709) 579-4000
Toll-free: 888-579-3262
Fax: (709) 579-9671

Leveling the
Playing Field
Between You
And the
Insurance
Companies

"No Case is Settled Until It's Settled Right"

ChesCrosbie.com

Auto Accidents - Malpractice - Accident and Injury Law

Questions to ask insurance adjusters, but they will never answer

Here are the questions you need to ask the adjuster before your agree to give a statement.

When the insurance company starts calling you to "sign a few forms" or ask "a few questions", ask them first if they will do any of the following for you:

1. Put in writing the fact that the accident was not your fault and that it was the fault of their insured.
2. Tell you in writing the amount of insurance they have available to pay your claim.
3. Give you a copy of their insured's recorded statement.
4. If you do sign their medical release (not recommended), will they promise, in writing, to give you a copy of every record they obtain using your medical release.
5. Tell you, in writing, the amount of "reserve" that they have set on your case.

Visit our top ranked small firm website at:
ChesCrosbie.com

"No Case is Settled Until It's Settled Right"

ChesCrosbie.com

Auto Accidents - Malpractice - Accident and Injury Law

6. Give you copies of recorded or written statements they have taken from any other witnesses who saw the accident.
7. Tell you in writing whether there is any secondary or umbrella insurance policy available and, if so, in what amount.
8. Tell you, in writing, whether they have conducted any surveillance or investigation on you and, if so, whether they will provide you with a copy of the films, photographs or reports.
9. Give you a copy of any accident reconstruction report they have obtained from an expert.
10. Give you a copy of any financial or credit information they have obtained through other resources about you.
11. Give you the names of all of the neighbors they have interviewed about you.

I doubt that you will get an answer to any of these questions. With many insurance companies, the information flow is a one-way street. Their priority is profit. Our priority is your rights.

Ches Crosbie Barristers
Accident & Injury Law
169 Water Street
St. John's, NL A1C 1B1