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We know we need it; it is required, after all. We just hope we never have to use it. Purchasing auto insurance may seem like the difficult part of the process, with all the legalese and fine print; however, if you actually ever need your auto insurance, youâ€™re going to have to file an auto insurance claim. This can be the trickier part, if you arenâ€™t prepared.

Below is some advice for filing an auto insurance claim. Although itâ€™s best to brush up on this advice before you actually need to file an auto insurance claim, you may want to jot this advice down for future reference.

Get Answers

You really should know how much auto insurance you have before youâ€™re involved in an accident; however, if you donâ€™t, find out how much liability coverage you have. Liability coverage is the amount of money you have available to pay for the damages caused by an accident in which you are at fault. The liability insurance can cover vehicle repairs and hospital expenses for the other party, for example.

You also need to know the amount of your deductible for your collision auto insurance coverage, and your comprehensive auto insurance coverage if you have it. Simply put, this is the amount you have to pay before your auto insurance kicks in.

Contact Your Insurance Company

Contact your insurance company, and provide them with your name and address, as well as those of the involved parties, everything pertinent to the accident (date, time, location, damages, etc.), and the names and addresses of any witnesses. Your insurance company will advise you on what further steps to take, and then they will take it from there.

Keep Records

In the meantime, keep records of all paperwork, including repair receipts and hospital visits. Your insurance company may request this documentation later.

Being prepared before an accident will make the process after the accident much smoother.

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