



YOUR LEGAL RIGHTS
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BEWARE OF TOWYARD HASSLES AFTER AN ACCIDENT

When a person is involved in an automobile accident and is in pain, the last thing they want to deal with is following up with an insurance company for the repairs of their vehicle.

Unfortunately, getting one's vehicle repaired after an accident is a difficult task. In this article I will try to offer some good suggestions on how to get through this process with the least amount of stress possible.

First of all, if it is drivable, and there is insurance for the repairs, the insurance company will request that you take the vehicle to one of their locations for an estimate. Once you have the estimate from the insurance company, take the vehicle and estimate to a reputable shop for their review. If they have any discrepancies with the insurance company's estimate, they will call the insurance company directly.

However, if your car is not drivable after the accident, it will be towed from the scene by a tow company. Dealing with tow companies can be a frustrating experience for many. First of all, it is expensive to tow the car from the scene of the accident to their facility.

Secondly, the process of getting your vehicle out of the tow company's hand is burdensome. The company will request that you go to the tow facility "in person" to release the vehicle to the insurance company that will be handling the property damage claim. While there, they will ask for either a registration or title proving that you are the owner. This could be a hassle, especially if the person is injured and does not feel like traveling.

It is important to go to the tow facility as soon as possible to release the car. With each passing day that the vehicle is in the tow yard, the tow company will charge anywhere from \$20 to \$50 a day, or more, for the storage of the vehicle.

Usually, after you have released your vehicle to an insurance company, when the insurance company goes to pick up the car, they will take care of the tow bill and storage cost per day. However, the insurance company will only pay for a certain amount of days, whatever they feel is reasonable.



Therefore, contact with the insurance company and a visit to the tow facility with a copy of the title or registration to release the vehicle, must be done no more than two or three days after the accident. The insurance company calls this action in reducing cost, mitigating your damages.

Many of the most complex situations arise when a person does not have collision coverage on their own policy and must depend on the insurance company of the person at fault for the repairs to the car.

Depending on the other person's insurance, on many occasions they will take several days or even weeks to investigate the case, in the meantime the car is in the tow yard accruing storage.

With this type of situation, a person should get the vehicle out of the tow facility paying for the costs upfront, move the vehicle to their home or a storage facility. Afterwards, that person can try to get reimbursed by the at fault driver's insurance company.

Once the vehicle is in the insurance company's hands, and out of the tow facility, the company will determine if it is repairable or a total loss. In the next article, I will address how they come up with this decision.

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