

Top Mistakes to Avoid When Filing a Car Accident Claim in Maine

Let a skilled Portland, Maine lawyer fight for fair compensation and justice

After a [car accident](#) in Maine, filing a claim may feel overwhelming. Many drivers unknowingly make errors that impact the outcome. Avoiding common mistakes can protect your rights and help secure fair compensation.

Mistakes in filing a car accident claim can reduce the chances of a fair settlement. Insurance companies often seek ways to reduce what they pay, and any error can make it easier for them to deny or undervalue your claim. Following a clear process helps establish a strong foundation for receiving compensation.

What are the top mistakes to avoid after a car accident in Maine?

Any error in your claim could jeopardize your chances of getting fully compensated. Below, you'll find tips on what to avoid after a car accident. Avoiding these mistakes can help protect your rights and improve the outcome of your case.

Failing to report a car accident immediately

Failing to report a crash right away can raise questions about the credibility of your claim. Delaying this step may make it seem like your car accident wasn't serious or that your injuries aren't directly related to the crash.

Reporting promptly creates an official record that verifies when and where the collision occurred, documents the scene, and provides an unbiased account from law enforcement. Plus, it establishes a clear timeline and confirms the details needed to support your version of events.

Always call the police right after the collision to file an official crash report. This report becomes a key piece of evidence in your case. When the police arrive at the crash scene, they'll document details such as:

- Date, time, and location
- Driver and vehicle information
- A description of injuries and medical responses
- Statements from drivers, passengers, and witnesses
- Road and weather conditions
- A diagram of the crash scene
- Any traffic violations, citations, or arrests
- Additional notes on contributing factors

Not seeking immediate medical attention

Even if you feel fine immediately after a car accident, always get medical attention. Some injuries may not show symptoms right away and can worsen over time without prompt treatment.

For example, whiplash might cause neck stiffness, headaches, or restricted movement that appear hours or days later as the muscles and ligaments react to trauma. Similarly, internal injuries, such as bleeding or organ damage, can be silent at first but become life-threatening if untreated.

In car accident cases, medical records help establish a direct link between the crash you were involved in and the resulting injuries. They provide documented evidence of the extent and severity of your injuries.

Without medical records, it can be difficult to prove that your injuries were caused by your car accident, this can give insurance companies room to dispute or minimize your claim.

Admitting fault or apologizing at the scene

In moments of stress, some drivers instinctively apologize or make casual statements that seem harmless but can impact a claim later. Phrases such as “I didn’t see you there” or “I should have been more careful” may appear as polite gestures, but insurance companies could interpret them as admissions of fault.

Even a simple apology might be used to suggest that you were responsible for the crash, which could affect how liability is assessed. Instead, focus on exchanging information and describing the facts of the situation without commenting on blame – this protects your right to a fair and unbiased claim assessment.

Also, avoid making statements about who caused the car accident, as these can harm your claim later. When reporting the crash to your insurance company, stick to factual descriptions of what happened, and let an experienced Maine car accident lawyer determine fault based on their investigation.

Delaying the insurance claim

Once a car accident occurs, contact your insurance company promptly. Many policies have deadlines for reporting claims. Filing too late can lead the insurance company to deny the claim, or they may argue that your delay implies a lack of urgency, which could weaken the perceived seriousness of your injuries.

Giving a recorded statement to the insurance company without consulting a lawyer

Insurance companies often request recorded statements from crash victims soon after a collision. Their goal is to capture your initial reaction to your car accident. They may frame this request as a routine part of processing your claim, but you should always proceed carefully.

Recorded statements can be used to find inconsistencies or details that may later be twisted to weaken your case, even if what you said was accurate. For example, you might unintentionally downplay your injuries, forget details, or make statements that could be used against you if taken out of context.

It's best to avoid giving insurance companies a recorded statement without an attorney present. A Maine car accident lawyer can help you provide the necessary information without giving an insurance company material to use against you. They can even do the talking and negotiating on your behalf, so you don't risk jeopardizing your claim.

Accepting the first settlement offer too quickly

Insurance companies often present initial settlement offers that seem attractive, especially when you're facing immediate financial pressures. However, these early offers often fail to account for the full scope of your expenses, including future medical treatments, physical therapy, and lost income if you're unable to work for an extended period.

By accepting a quick offer, you may unknowingly waive your right to seek further compensation, even if your injuries worsen over time. Before agreeing, assess the full extent of your injuries and anticipated future medical expenses. Never accept a settlement offer until a lawyer has determined how much your claim is worth and has negotiated for a fair amount.

Not documenting evidence at the scene

Strong documentation strengthens a car accident claim. Photos and videos of the accident scene, vehicle damage, road conditions, skid marks, and any relevant signs help create a clearer picture of what happened.

Not collecting evidence can make it harder to prove what actually happened. The other driver's insurance company may dispute your version of events. Plus, missing evidence can allow the other driver's insurer to argue that the accident was partially or fully your fault, reducing your compensation.

Posting on social media about a car accident

Social media posts about your car accident, injuries, or recovery may seem harmless but can seriously jeopardize your claim. Insurance companies routinely monitor claimants' social media profiles to look for any posts, photos, or comments that might imply you weren't seriously hurt.

In fact, insurance adjusters might use out-of-context photos or posts, such as a picture of you with friends, to argue that your injuries aren't limiting your lifestyle. They can even misinterpret or exaggerate harmless statements as evidence to undermine your claim.

To avoid these risks, it's best to refrain from posting any updates about your condition, lifestyle, or the car accident itself until your case reaches a final resolution. Instead, keep your communication private and let your attorney handle your case's specifics to protect your rights fully.

Not consulting with an experienced car accident attorney

Attempting to handle a car accident claim alone can lead to missed opportunities for fair compensation. Insurance companies often push back on claims from crash victims without legal representation.

An experienced Maine car accident attorney understands how to counter common insurance tactics, gather relevant evidence, and negotiate for a settlement that truly reflects your losses.

Get legal help after a Portland-area car accident.

If you or a loved one suffered injuries in a Portland-area car accident, [Romanow Law Group](#) can help you get the justice and compensation you deserve. With years of experience fighting for crash victims in Maine, our law firm knows how to stand up to insurance companies to secure the best outcome for your claim.

It doesn't cost anything upfront to work with us. We offer free consultations where we'll take the time to answer your questions, explain your legal options, and map out the best approach to your situation. Plus, our law firm operates on a contingency fee basis, meaning you pay nothing unless we win your case.

Romanow Law Group's team of experienced Maine car accident attorneys understands the toll an accident can take, and we're committed to helping you recover maximum compensation. [Contact us](#) today to schedule your no-obligation consultation, and let us start working to get you the compensation you deserve.