



## How Long After an Accident Do You Have to File a Claim?

In the first few months of this year, a sharp rise in accidents has been found. According to the statistical report, more than 100,000 accidents have already occurred in Florida. In those collisions, almost 66,000 people were severely injured and 830 people died.

If you ever find yourself in such a situation, it's important to know how long you should file a claim. I still remember, when I first encountered a car accident, I was completely confused about the claiming process. And I was not sure about the time limit for filing the case. I could not even understand what to do right away. Just like the newly appointed employees I felt like I needed clear guidance and direction.

Then I analyzed some reports of recent car and motor vehicle crashes in Florida. And wanted to understand the claiming process along with the exact timeframe required to receive enough compensation. I also talked about this matter with a car accident lawyer and gathered some information. As many people are concerned about this issue, I am here to break down the steps of filing a claim after an accident.

## What type of damages can you claim in Florida?

You can claim several kinds of damages in Florida based on your losses. Whether it is a car accident or another vehicle accident, you can file a claim.

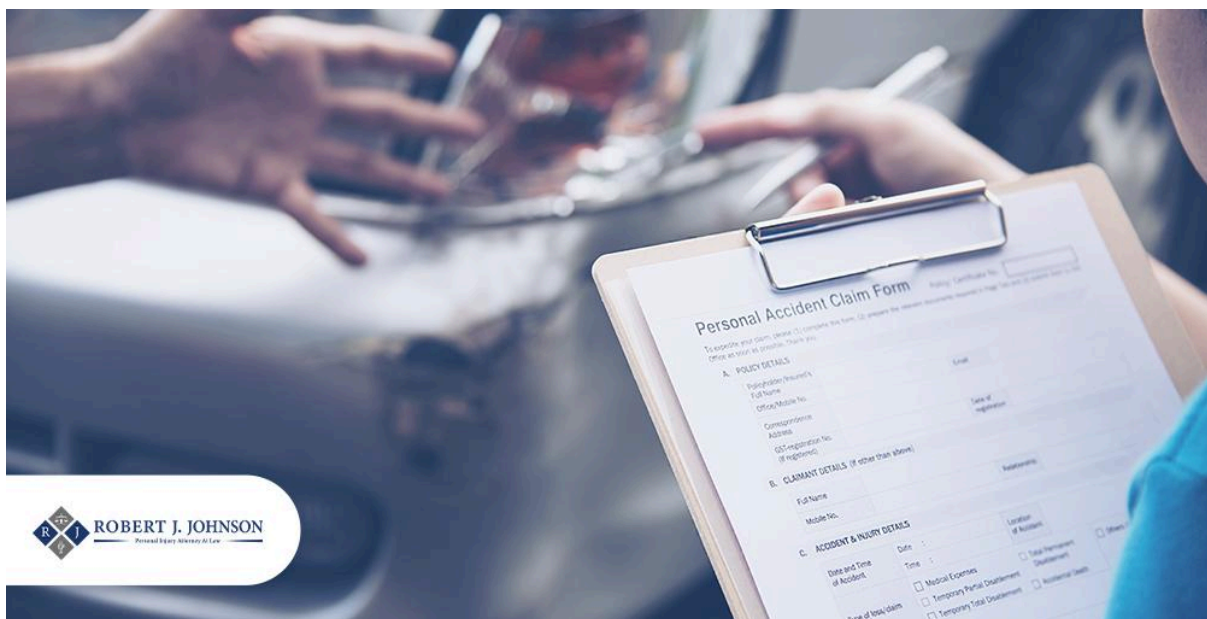
- **Economic damages:** Due to the accident you may experience tangible losses. These include lost wages and medical bills. However, the losses can increase based on the severity of the accident.

- **Non-economic damages:** Here the intangible losses come into play. The outcome of the accident that causes pain and suffering is considered an intangible loss. You can not easily quantify this type of damage. But still, these are important for anyone.
- **Punitive damages:** In Florida, there is a special rule for the people who break the law illegally and are responsible for the damage. You will get a specific limit on punitive damage here, which is punishing the culprit. It also discusses doing similar behavior or damage in the future.

## When should you file a claim after the accident?

It's important to file a claim immediately after the accident if there are injuries or death. You should start reporting to the police, if any injury, damage to property, or death can result from the accident. When the accident causes injury or fatality, reporting is necessary to get the fastest medical support.

If there might be property damage of more than \$500, you must file a claim within 10 days. You have to report the case to the police, even if the damage seems minor or negligible. This is crucial to protect your rights.



## What is the importance of a “time limit” to file a claim?

Time limit or “statute of limitations” is the deadline which is specified to file a claim to get compensation. Following the deadline is the primary requirement for filing a claim successfully.

## Time limit for insurance claim: PIP 14-day rule in Florida

In Florida, there is a special rule named the “14-day rule” used for PIP or personal injury protection insurance. According to this rule, you have to receive medical benefits within 14 days of the accident. If you don't follow this rule, your PIP insurance will not cover your medical expenses. After filing your claim, the insurance company will take 30 days to decide whether to accept or reject your claim. If they reject your claim, they will notify you about the reason.

★ **Remember:** It's mandatory to have PIP insurance for All the drivers in Florida.

★ **Note:** If you are severely injured, this rule may not apply to your case strictly. You can directly go to the hospital and get medical support.

## Why does it take time to resolve personal injury cases?

Filing a claim to resolve personal injury takes more time. Because it's difficult to figure out who is actually responsible for the accident. If a lot of individuals are involved in the case, you can not easily identify the offender. Before reporting to the police, you have to collect necessary evidence like witness statements, records, and video footage. Collecting all of these documents will take a lot more time before filing the claim. As a consequence, most people can not report so fast. You can file an insurance claim from the [State Insurance Department](#) also.

## What happens if you delay filing a claim?

In Florida, you can generally file a lawsuit within 4 years from the date of a car accident. 4 years seems like a huge time as you have to collect necessary evidence before filing the claim. Despite getting enough time, if you miss the filing deadline, you may lose the chance of receiving compensation. Because delaying may cause rejection or denial of your case. If the case seems complex and needs more time to gather necessary evidence, you can apply for an extension of the deadline. However, delaying filing the claim may cause the following consequences.

⇒ **Insurance problem:** You will be eligible for the policy requirements of the insurer if you file the claim within the deadline. Because insurance providers need quick reporting of the case, otherwise they will reject your claim.

⇒ **Legal issues:** Since the accident may cause different kinds of damage, this may lead to a fine or imprisonment. These may happen if you do not report the claim promptly.

⇒ **Problems in proving the case:** If you enter the court without any police report, this will weaken your case. And they will not understand who is responsible for the damage. As a consequence, it will be difficult to prove your claim and you won't get any compensation from the government.



## Will you get any compensation if you are partially responsible for the accident?

In general, the person who is completely responsible for the damage or accident is not supposed to receive any compensation. But in Florida, there are no such rules or regulations present. According to the rules of Florida, you can still receive your compensation even if you are mostly at fault. However, the quantity of compensation will be reduced according to the level of your fault.

## What can you do immediately after a car accident?

When a car accident occurs, it's important to take some action immediately to ensure your safety. So you can do certain things at that moment to handle the situation properly.

1. Always keep one thing in mind "Safety comes first". So, try to remain calm in such emergency situations. If possible, try to call 911 or ask for help from someone else to call for a police or medical team.
2. Look at yourself and other passengers to observe the severity of the injury. If you are okay, provide first aid to others immediately. Do not try to move seriously injured people who experienced head, neck, or spine injuries.
3. Try to note down the details about the accident, like the time, place, and the actual causes behind the occurrence. If possible, gather the insurance details from the driver and other passengers. Take the information about the driving license and other details from the vehicle.



4. Identify the witness who has seen the accident. Take information from them, such as their contact number and address. Because you take help from the witness later.
5. If the accident took place in your own vehicle, do not try to move it until it hampers any traffic rules. Cooperate with the emergency personnel as much as possible.
6. Seek a medical checkup immediately from a nearby hospital even if you're okay after the accident. This is necessary to collect the medical report because you can use it later while filing the claim.
7. After reporting to the police, collect a copy of the police report. This will help to verify what actually happened during the accident. Try to avoid discussing the matter in any public place. Take help from the [Consumer Financial Protection Bureau](#), which is a government agency that helps people after an accident.



## How can you handle the insurance providers?

In Florida, when a road accident occurs, insurance companies try to convince the injured people to accept a settlement. You have to follow some tricks to handle them properly.

### Car accident settlement

Sometimes, the insurance providers try to contact the accident victims even if they are getting medical treatment. A car accident settlement is the agreement between the insurer and the accident victims. According to this agreement, the insurer provided a certain amount of money to resolve the claim. Their initial offer may not cover all the expenses needed for your treatment and other losses. That means they provide a very low amount of settlement in the beginning than the amount you actually deserve. The best way to manage the insurance providers is to get assistance from a car accident lawyer. Your lawyer can deal with the insurer after reviewing the offers based on your need.

- ★ **Special Tip:** You can wait until you don't understand properly about the severity of your injury and other damage. Then the insurance providers will expand their settlement offer and you can easily choose one based on your current situation.

### When do the insurance providers reject your insurance claim?

The insurance providers may reject your claim due to various reasons. If they are confused about your case, they may make their decision according to an independent medical examination.

- After investigating your case, if they think you did not consult with a physician quickly enough after the accident.
  - If the services or charges are not reasonable.
  - If you and your physician do not take an oath before or during the physical examination, this may affect their decision.
  - If they find you and your doctor are giving false statements about the injuries.
- ★ **Bonus tip:** You can take legal action against the insurance company if they do not communicate well or delay processing the claim.



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### In a nutshell: Be aware of the deadline to protect your claim after an accident

The actual time limit needed for filing a claim is not the same in all the states in the US. However, it's best to complete the claiming process as soon as possible to avoid legal

hurdles. Accidents can happen anytime in the blink of an eye. At that time, you may not get any chance to think about your next move.

So, you must have proper knowledge about how to get enough compensation through filing the claim correctly. And we discussed exactly the same today. If you ever faced any issues while filing a claim after an accident, share your stories in the comments. Also, share this discussion with others to let them know what steps to take before filing the claim.

## Meta Heading:

Uncertain about how long after an accident you have to file a claim? Learn the strategies for a successful claim and get the benefits you deserve.