

Can I ask for more money for my car accident?

Our Houston lawyers explain how much your injury claim could be worth

If you or a loved one has been injured in a [car accident](#), you likely have a lot of questions about your accident claim. Many of these questions probably have a lot to do with being financially compensated for your injury-related expenses, especially if another driver caused your collision.

Knowing how much your accident claim is worth can be a confusing and overwhelming process. Many different people or companies might tell you different things. That's why it's important to fully understand how the process works. Otherwise, you might not get the money you deserve for your accident-related expenses.

Who decides how much money my accident is worth?

If you have been involved in a car accident caused by another driver, the insurance companies for both drivers often have a lot to say about how much your accident claim is worth. The at-fault driver's insurance company in particular will often try to downplay how much your injury claim is worth.

Fortunately, insurance companies are not the only ones who have a say in the estimated value of your claim. Your lawyer can be actively involved in discussions and be your advocate for the maximum financial compensation. This is especially important since accident-related expenses can add up fast. If you don't get the money you deserve, you could end up paying for expenses out of your own pocket.

How much money should I ask for after my accident?

The simple answer is you should ask for enough money to cover all your accident-related expenses. It is important to realize it can be challenging to calculate exactly how much those expenses can add up to over time.

Insurance companies, especially for the at-fault driver, often undervalue how much accident claims are worth. They often only take into account short-term expenses when making a settlement offer to injury victims.

Your lawyer can provide a more accurate estimate of how much your injury claim should be worth. Experienced attorneys take into account long-term expenses and can demand the maximum financial compensation on your behalf.

What accident expenses can I be compensated for?

If you have been injured in a car accident caused by another driver, you should be financially compensated for all your expenses associated with your accident. This includes all past, current and future bills or loss of income due your injury, including:

- All medical bills related to treating your injury, including emergency medical care immediately after your accident and long-term care years later, whether it's follow-up surgery, physical therapy, or chronic pain management
- Vehicle repair or replacement costs if your car is damaged, need extensive repairs or is declared a total loss due to your accident
- Replacement income if you cannot work while you recover from your accident
- Lost future income if you cannot return to work due to a permanent disability sustained in your accident
- Pain and suffering in certain circumstances

Expenses can add up to thousands of dollars or significantly more over time. In each case, you should be financially compensated for every accident-related expense, no matter how long it's been since your accident. Otherwise, you could end up having to pay for such expenses out of your own pocket.

How do I ask for more money for my car accident?

Asking for additional money for your car accident claim can be challenging. Insurance companies know this and often make it seem like their first offer is their best offer. Don't be surprised if the at-fault insurance company insists their initial settlement offer is the most they can pay you.

This is why you should have an experienced lawyer on your side who knows how to ask for more money and how to deal effectively with insurance companies. Your attorney can serve as your voice for justice and present evidence in support of your injury claim.

Should I negotiate with an insurance company on my own?

While you can technically negotiate a better settlement offer with the at-fault driver's insurance company on your own, they often don't make the process simple or easy. Insurance companies often insist they cannot pay a penny more than their initial offer. They also sometimes hire attorneys to defend their actions and to put pressure on you to accept their offer.

By having a lawyer negotiating on your behalf, you can level the playing field and demand the compensation you deserve. Experienced attorneys understand how the system works and can negotiate effectively on your behalf. Many insurance companies respond to aggressive attorneys and negotiate in good faith. If not, your lawyer can take your case to the next step – file a lawsuit on your behalf if necessary to demand the money you deserve for your accident.

How can a lawyer help me?

When you have an attorney on your side after your accident, you can dictate what happens next. Instead of insurance companies or their lawyers calling the shots, you can demand the money you deserve and make sure your accident receives their full attention.

Your lawyer can do this in many ways, often starting with an in-depth and independent investigation into your accident. This is important since the more evidence you have in support of your injury claim, the stronger your legal case.

Your lawyer can also negotiate for the maximum financial compensation or take legal action on your behalf. Most of all, your attorney works solely for you and puts your best interests first. Learn more about how a lawyer can help you. Schedule an appointment with [Smith & Hassler, Attorneys at Law](#), in Houston. We can review the details of your case and explain how much your accident claim could potentially be worth. [Contact us](#) and schedule a [free consultation](#) today.