

Insurance Call Script: What to Say (and Not Say)

After a car accident, insurance adjusters may call quickly. What you say can impact your claim. Use this script to protect yourself while fulfilling your duty to report the accident.

■ What to Say:

- Your name, address, and basic contact information.
- Date, time, and location of the accident.
- The vehicles involved (make, model, color).
- That a police report was filed (if applicable).
- That you are seeking medical evaluation/treatment.

■ What NOT to Say:

- Do NOT admit fault or apologize.
- Do NOT guess about speed, distance, or accident details you're unsure of.
- Do NOT downplay injuries (even if you 'feel fine' now).
- Do NOT give a recorded statement without speaking to a lawyer first.
- Do NOT accept any settlement offer without legal advice.

■ Key Tip: Keep the call short and factual. The adjuster's job is to minimize payouts. Your job is to protect your health, your rights, and your claim.

■ 888HURTUSA | (954) 483-6537