



BOWMAN LAW FIRM'S

# Definitive Guide to Colorado Personal Injury Claims



BOWMAN LAW, LLC

ATTORNEYS AT LAW

# Table of Contents

<b>I</b>	Introduction	2
<b>II</b>	6 Steps You Should Take Immediately After An Accident	3
<b>III</b>	The 10 Most Common Mistakes Victims Make After an Accident	7
<b>IV</b>	How to Take Effective Accident Scene Pictures	12
<b>V</b>	The Various Damages in a Personal Injury Case	15
<b>VI</b>	Medical Payments Coverage: Why it Matters	17
<b>VII</b>	Understanding Uninsured Motorist Coverage	19
<b>VIII</b>	Conclusion & Additional Resources	21



## Introduction

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- ▶ After experiencing a personal injury from a car accident, slip and fall, or dog bite, navigating the legal process can be overwhelming. Online resources often provide scattered and confusing information, leaving you with more questions than answers. That is why our team of personal injury attorneys has curated “The Definitive Guide to Colorado Personal Injury Claims.” This comprehensive resource is designed to demystify the Colorado legal system, offering clear and concise guidance as you navigate your claims and choose your attorney team.

While much of this Guide targets motor vehicle accidents, the basic steps will remain the same in all personal injury situations. No matter the type of personal injury you have experienced, this guide will provide invaluable insights to help you understand your rights and navigate the path to recovery with confidence.



# 6 Steps You Should Take Immediately After An Accident

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According to the National Highway Traffic Safety Administration, there are nearly 10 million automobile accidents each year, from minor fender benders to fatal crashes.



- ▶ While it is impossible to predict when or where an accident will take place, it is crucial to know how to respond effectively in such situations. From minor fender benders to fatal crashes, accidents can be chaotic and overwhelming. By following these necessary steps immediately after an accident, drivers can help protect everyone involved and simplify the claims process.

If you have already been in an accident but missed taking these steps, it is essential to gather as much information as possible and consult with a personal injury attorney to understand your options moving forward.



## 1. Pull Over

Parties involved in an accident should never drive away from the scene, even if it seems minor. Do not move vehicles involved unless they interfere with traffic. Turn on hazard lights and set up emergency cones or triangles to alert other drivers. Only exit vehicles if able to do so when it's safe.



## 2. Call The Police

It is against the law to not report an accident that results in injuries. Even in minor accidents, calling the police is advisable for documentation purposes. The responding officer will create an incident or accident report, documenting essential details like property damage for insurance and legal purposes. When the police arrive, the parties should tell the officer exactly what happened to the best of their ability. Drivers should never speculate about the causes of the accident or misstate the facts. If asked about injuries, it is okay for the parties to inform the officer they are not sure. Often, injuries become apparent hours, even days, after a collision.



## 3. Take Photographs

Photograph the accident scene and any visible injuries without interfering with the police investigation. If taking pictures at the scene is not feasible, capture them as soon as possible afterward to preserve crucial evidence for insurance and legal purposes. Capture video footage in addition to photographs to provide a comprehensive visual record of the accident scene and any visible injuries. Both types of visual documentation can serve as valuable evidence for insurance claims and legal proceedings, so capture as much as possible.





## 4. Exchange Contact Info And Report The Accident To Insurance

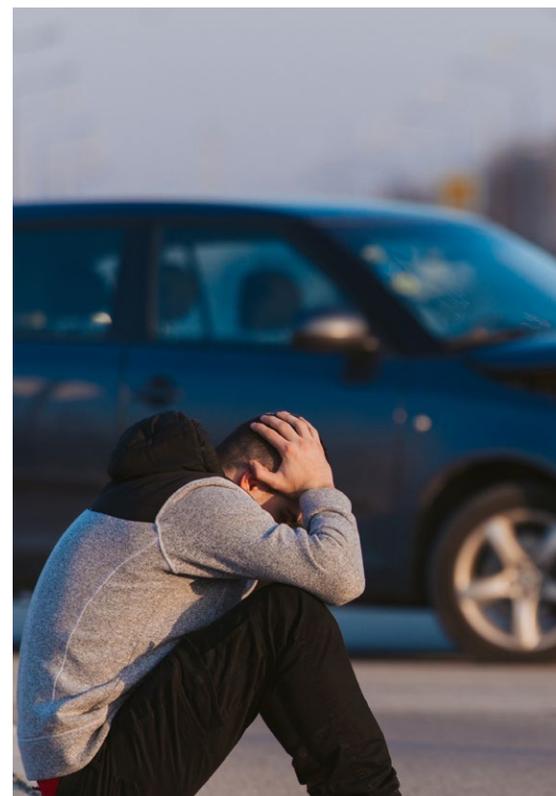
Regardless of police involvement, it is crucial to exchange contact details with all involved parties, including names, addresses, and phone numbers. If there are witnesses, gather their information as well. Should the case require litigation, witness information will be vital for both parties.

The parties should also exchange insurance information, including company name and policy number and inquire about coverage details like Medical Payments and Uninsured/Underinsured Motorist Coverage. Promptly report the accident to your insurance provider, ensuring compliance with policy requirements, as many policies require immediate reporting & full cooperation to even consider a claim.



## 5. Seek Prompt Medical Attention

Injuries from accidents may not be immediately evident, sometimes becoming apparent hours or even days later. Unless you are absolutely, 100% certain that you are not injured, seek medical attention promptly, either at the emergency room or immediately with your primary care physician. Even seemingly minor accidents can lead to significant or lasting injuries.





## 6. Contact Our Colorado Personal Injury Lawyers

After a motor vehicle accident, contacting experienced personal injury lawyers is critical. Insurance adjusters often seek statements right away, so it is wise to seek legal counsel before speaking with them to avoid potential pitfalls.

During a free consultation, Bowman Law's team of personal injury lawyers can review your accident from an expert legal perspective to safeguard your rights and ensure vital evidence is preserved. Additionally, they can advise you on issues ranging from compensation to treatment and property damage, to help answer any questions you may have. Our lawyers work on a contingency fee basis, which means there will be no legal fee unless you receive compensation for your injuries.

[Contact Bowman Law to Get Help Now](#)





## The 10 Most Common Mistakes Victims Make After an Accident

- ▶ Navigating the aftermath of a motor vehicle accident can be overwhelming, especially when dealing with injuries and insurance companies. Many victims make critical mistakes in the process, often leading to inadequate compensation for their damages. Attempting to negotiate directly with insurance adjusters or settling too quickly are just a couple of examples. To help you avoid these pitfalls, we have compiled a comprehensive list of the 10 most common mistakes victims make after an accident.



### I. Failing To Obtain Medical Care Quickly

After an accident, it is easy to brush off injuries, especially in minor collisions. However, it is critical to seek medical care immediately, even if you feel fine. Some injuries may not manifest immediately, and prompt medical attention ensures proper documentation and treatment, essential for your claim's validity. Natural responses like endorphins can mask pain, so paying attention to your body's signals is vital. Seeking medical help promptly ensures any potential injuries are addressed early, preventing further complications.



## 2. Failing To Call The Police

It is crucial to always involve the police after an accident, especially if there are injuries. In Colorado, it is illegal not to report such accidents. Despite pleas from the negligent party to avoid involving the authorities, it is essential to do so. Not only does it ensure proper investigation and documentation, but it also discourages potentially harmful behavior. Even if you feel sympathetic, involving the police protects your rights and prevents long-term consequences.



## 3. Signing Documents Without Legal Guidance

Avoid signing any documents without legal guidance, especially from the at-fault driver's insurance company. Before signing anything they send, consult with an attorney to understand its purpose and potential legal impact. Your injuries and treatment are crucial factors in determining your claim's value, so a mistake in a written statement or medical release could jeopardize your claim. It is essential to protect your rights by seeking legal advice before signing any documents.





## 4. Admitting Fault

Avoid admitting fault, as it implies accepting full liability for the accident. Let the police conduct their investigation without your opinion or interference, and simply state the facts as you remember them. The true cause of the accident may be something you are not aware of, like sudden braking by another driver. Insurance companies rely on the police report for an accurate assessment, as it provides an objective account of the incident, reducing the influence of personal biases or differing accounts from involved parties.



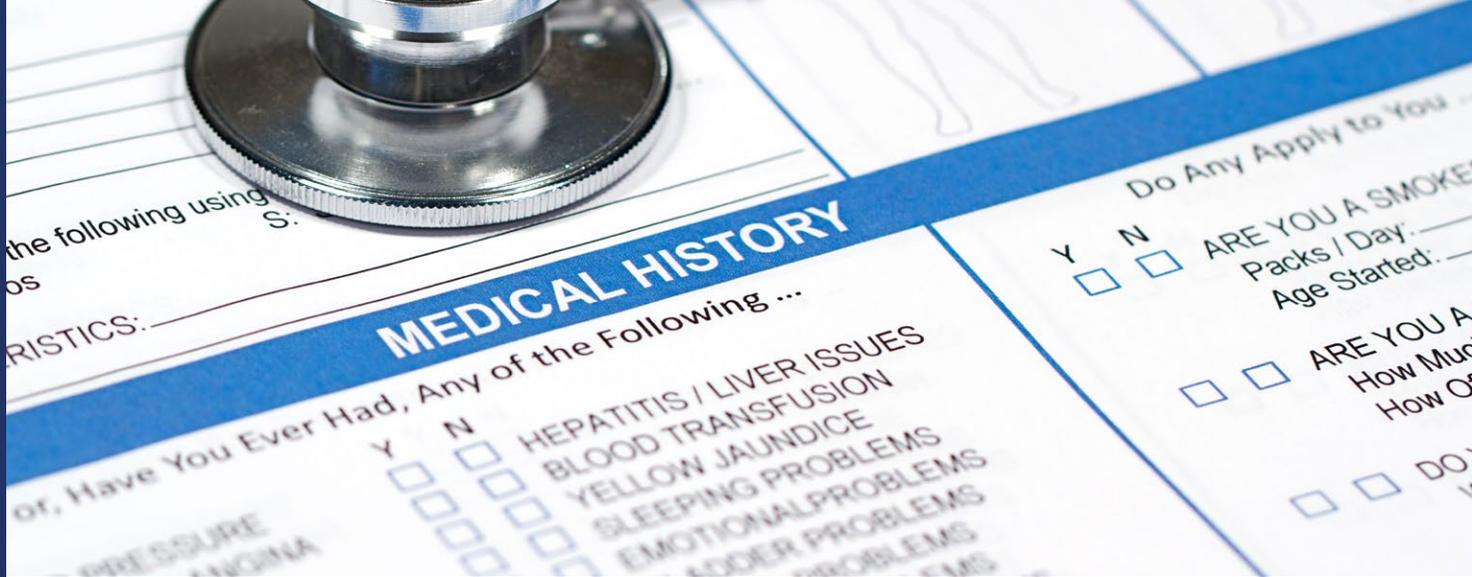
## 5. Failing to Mention Previous Accidents or Medical History to Medical Providers

Your credibility is crucial during medical treatment after an accident. Informing your medical providers of previous accidents or medical history ensures they have a complete picture to provide the best care. Do not withhold information, as it could impact your credibility and affect your entitlement to full recovery and compensation.



## 6. Exaggerating Injuries

Maintain honesty about your injuries to avoid credibility issues. Insurance companies and juries can see through false claims, which can severely impact your case. Avoid exaggerating or claiming injuries that you do not have to ensure the integrity of your claim.



## 7. Failing To Return To Work When Able Or Returning Too Quickly

Most victims return to work sooner than they should out of financial necessity, but insurance companies may look at whether you have correctly followed medical instructions. Ignoring medical advice and returning too soon can affect your compensation. If your doctor advises you to take time off work, it's crucial to follow their guidance for your well-being. Conversely, if your doctor does not recommend time off, discussing your work requirements with them is essential to ensure you are fit to return. Requesting a written note can support your needs both with your employer and for your accident claim.

## 8. Failing To Keep Records

Keeping meticulous records is vital for your personal injury claim. Save copies of all medical bills and records, noting details like providers' contact information. Additionally, maintain receipts for related expenses like prescriptions. Documenting your daily experiences post-accident is crucial, as memories fade over time. This thorough record-keeping ensures accuracy and prevents exaggeration during the claims process.





## 9. Accepting An Early Settlement

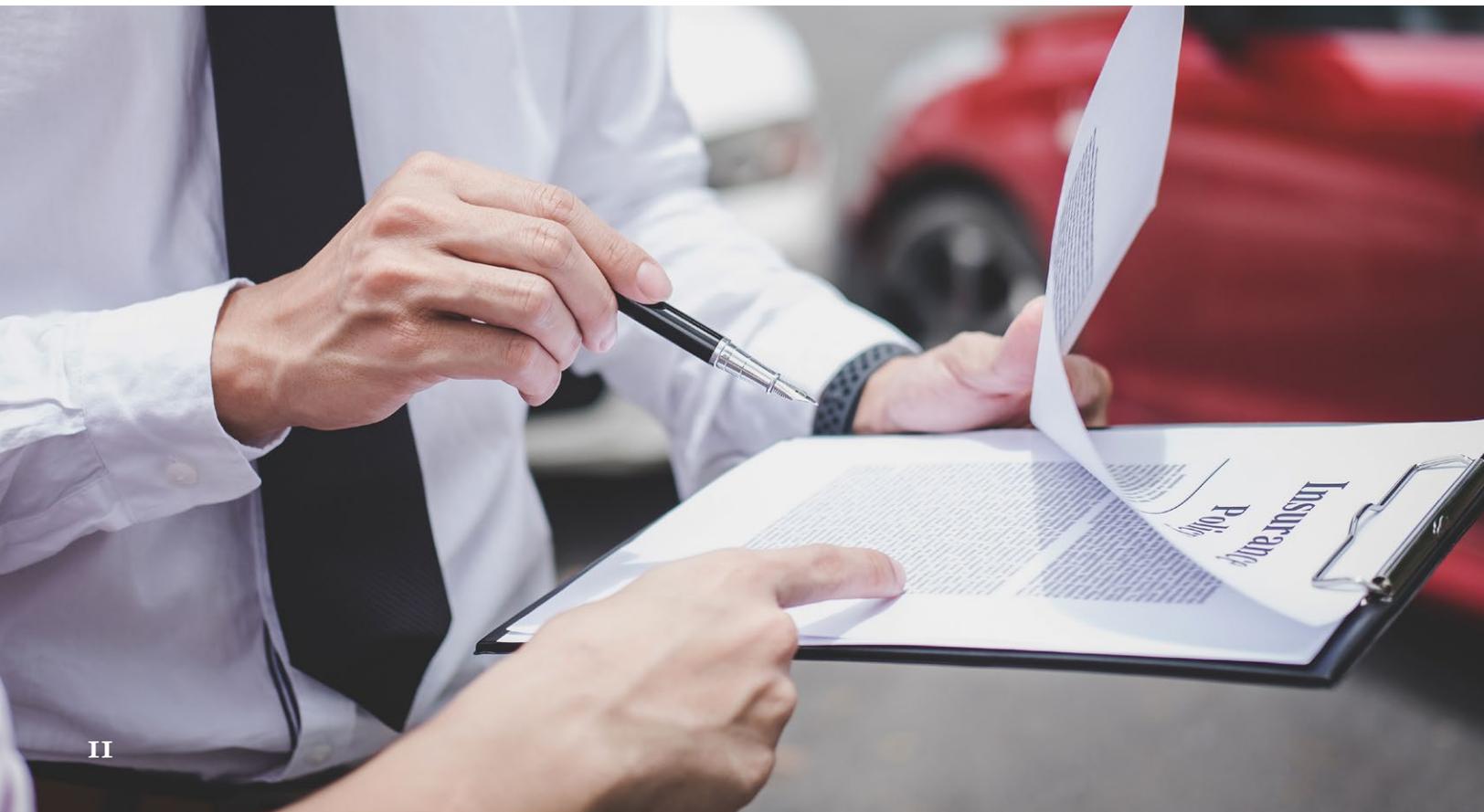
Beware of settling too quickly with the insurance company, as they aim to offer the lowest settlement possible. They capitalize on victims' emotional stress and financial strain post-accident. Rushing into a premature settlement may lead to regrettable decisions with long-lasting consequences.



## 10. Not Contacting A Personal Injury Attorney

Failing to reach out to a personal injury attorney is a significant misstep. Experienced attorneys can offer invaluable guidance and support, ensuring your rights are protected throughout the claims process. Their expertise can help you navigate complex legal matters and maximize the compensation you deserve for your injuries.

Contact the expert attorneys at Bowman Law Firm today for a free consultation. Our personal injury lawyers will discuss your situation and avoid these and other mistakes accident victims often make.



# How to Take Effective Accident Scene Pictures

- ▶ Capturing effective accident scene pictures is vital for building a strong case and ensuring fair compensation after a personal injury incident. These photographs serve as clear evidence, aiding insurance adjusters in understanding the accident sequence and environment. Here is a brief overview of the steps to take effective accident scene pictures:



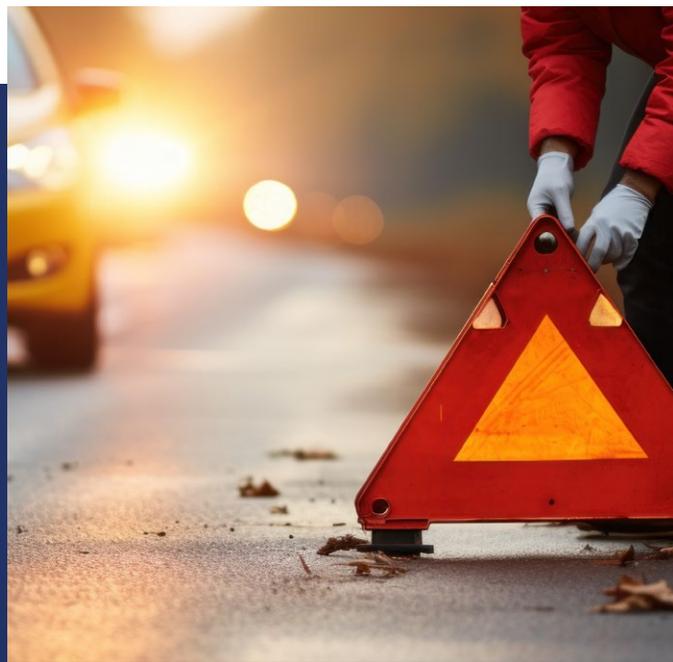
## Ensure safety:

Prioritize the safety of all parties involved and any witnesses. Call emergency services if necessary and move vehicles out of traffic, preserving the integrity of the scene.



## Start photo documentation:

Begin taking photos as soon as it is safe to do so. This is the most vital opportunity to photograph the scene exactly as it was at the time of the collision, as police may clear the scene once they arrive.





## Consider perspective:

Think like an insurance adjuster and capture what they need to see to understand the sequence of events, the physical surroundings, and any evidence of negligence.



## Take comprehensive photos:

Take many more photos than you think necessary for a better chance of accurately depicting the scene. Capture several wide shots from different angles to provide an overall view.





## Gather more evidence:

The following day, gather more evidence by documenting injuries on an ongoing basis to document the healing process and any latent injuries that may appear. Return to the scene with a better camera if needed to capture additional details.



## Use your camera's time-stamp function:

Ensure your camera has a time-stamp function to establish the timeline of events. If you are using your smartphone to take the photos, it should automatically timestamp photos, but be sure to double check.





## The Various Damages in a Personal Injury Case

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- ▶ In personal injury cases, understanding the various types of damages is crucial for ensuring fair compensation for victims. Monetary damages aim to address both tangible and intangible losses suffered by the injured party, providing financial relief for medical expenses, lost wages, and emotional distress.

Let us explore the different categories of damages our attorneys consider when assisting clients with their claims:

## Compensatory Damages:

Compensatory damages are fundamental in restoring the injured party's financial equilibrium after an accident. These damages cover quantifiable expenses such as medical bills, property damage, and lost income. However, accurately assessing future damages poses challenges due to the long-term effects of injuries.

## Future Damages:

Future damages account for the lasting repercussions of injuries, especially in auto accidents where victims may experience ongoing pain and impairment. Studies indicate a significant percentage of victims suffer from chronic pain and degenerative conditions years after the incident, underscoring the importance of considering future damages.

## Non-Economic Damages:

Non-economic damages, including pain and suffering, address intangible injuries such as emotional trauma. Colorado courts recognize a wide range of emotional responses as suffering, complicating the quantification of these damages. Despite their subjective nature, non-economic damages are crucial for capturing the full extent of the victim's losses.

## Punitive Damages:

Punitive damages serve to punish egregious conduct and deter similar actions in the future. However, Colorado imposes caps on punitive damages in personal injury cases, limiting the amount awarded to ensure fairness and proportionality.

## Contributory Negligence:

Contributory negligence may affect the damages awarded in some cases, where the victim's fault reduces the compensation but does not necessarily bar recovery. Colorado follows a modified form of comparative negligence, considering the fault of all parties involved in the incident. Understanding these various types of damages is essential for navigating personal injury claims and advocating for fair compensation on behalf of victims.





## Medical Payments Coverage: Why it Matters

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- ▶ While not mandated by Colorado law, Medical Payments Coverage (Med Pay) can be a crucial safeguard for drivers. When searching for ways to lower your car insurance, you may be tempted to drop Med Pay from your policy. While Colorado does not require drivers to carry this form of coverage, you would be mistaken, however, to write it off as unnecessary. It covers reasonable medical expenses for the insured and passengers, regardless of fault, in the event of a motor vehicle accident.

Unlike health insurance, Med Pay promptly reimburses medical costs without deductibles or copays, offering financial relief during the often lengthy insurance settlement process. In fact, the very limitations of most health insurance policies, combined with the slow pace of insurance settlements, argue strongly in favor of retaining, if not increasing, your Medical Payments Coverage.

### Understanding Med Pay

Med Pay provides immediate coverage for medical bills incurred due to motor vehicle accidents, including injuries sustained as a pedestrian or cyclist. It reimburses actual medical expenses, excluding non-economic damages like pain and suffering. This coverage extends to the insured and passengers, regardless of who is driving or at fault, ensuring comprehensive protection in various scenarios.

## Benefits of Med Pay

With premiums as low as \$20 per year for coverage up to \$10,000, Med Pay offers substantial benefits. It covers a wide range of medical expenses, including ambulance fees, chiropractic care, and dental treatment, which may not be fully covered by health insurance. Moreover, utilizing Med Pay does not impact insurance premiums and allows for reimbursement of out-of-pocket costs not covered by health insurance.

## Med Pay Key Considerations

Med Pay can be especially important for drivers without health insurance. But forget about using it as a stand-alone substitute. You must carry auto liability coverage in order to purchase this coverage, and can only be claimed for injuries related to an auto-related accident. Multiple policies with Med Pay can be utilized to cover total medical expenses, ensuring comprehensive financial protection without impacting insurance premiums. Given its affordability and extensive coverage, retaining or increasing Med Pay coverage is advisable for all drivers, offering peace of mind and financial security in the event of an accident.





## Understanding Uninsured Motorist Coverage

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- ▶ In Colorado, vehicle owners are mandated to carry bodily injury liability insurance, yet many irresponsible motorists let their coverage lapse. When accidents occur involving uninsured or underinsured drivers, victims are left uncompensated for their damages. This underscores the importance of Uninsured Motorist (UM) and Underinsured Motorist (UIM) Coverage.

### What Does Uninsured Motorist Coverage Entail?

UM coverage offers personal and portable protection against injuries caused by uninsured negligent motorists, regardless of the vehicle involved. Similarly, UIM coverage supplements inadequate Bodily Injury (BI) Coverage, ensuring victims are fully compensated for damages. Both UM and UIM coverage extend to insured individuals and resident relatives, providing comprehensive protection in various scenarios.



## Advantages of Uninsured Motorist Coverage

First, UM and UIM coverage pay for injuries sustained by insured individuals and their resident relatives, even if their vehicle was not involved in the accident. Second, they offer financial protection in cases involving uninsured motorists, covering medical bills, lost wages, and pain and suffering. Given the economic challenges many drivers face, these coverages are invaluable for safeguarding against financial losses.



## Navigating Insurance Complexities

Navigating insurance intricacies can be daunting, especially when dealing with insurance adjusters focused on minimizing payouts. Having legal representation is crucial to ensure fair treatment and maximize compensation. Experienced lawyers can identify all possible avenues of compensation, including UM and UIM coverage, to secure the compensation victims deserve.

Uninsured and Underinsured Motorist Coverage provide essential protection against uninsured negligent motorists, offering financial security in the event of accidents. With the support of experienced legal counsel, victims can navigate insurance complexities and pursue fair compensation for their damages.



## CONCLUSION & ADDITIONAL RESOURCES

# Standing Up for Your Rights: Expert Legal Representation for Personal Injury Victims

Navigating the complexities of personal injury cases requires a comprehensive understanding of the various damages involved, from compensatory damages like medical expenses and lost wages to non-economic damages such as pain and suffering. Additionally, factors like contributory negligence and uninsured motorist coverage further complicate the process, highlighting the need for expert legal guidance.

Bowman Law specializes in providing compassionate support and expert legal representation for victims of personal injury cases. With a deep understanding of the law and extensive experience in handling complex cases, our team is dedicated to advocating for our clients' rights and securing the compensation they deserve.

**In addition to the invaluable insights provided in this guide, we invite you to explore the additional resources featured below. Our comprehensive tools are here to support you in navigating your personal injury claim confidently.**

**If you've been injured in an accident, don't navigate the legal process alone. Contact our firm today for the support and guidance you need to pursue justice and rebuild your life.**

### Links

[Insurance Institute for Highway Safety](#)  
[National Highway Traffic Safety Administration](#)  
[U.S. Department of Transportation](#)  
[Colorado Department of Transportation](#)  
[Colorado State Patrol](#)  
[Colorado Department of Motor Vehicles](#)

### Forms, Handbooks, And Manuals

[Colorado State Patrol Counter Crash Report](#)  
[Colorado Driver's Handbook](#)  
[Colorado CDL Driver's Handbook](#)  
[Colorado Motorcyclist's Handbook](#)  
[Colorado Bicyclist's Handbook](#)  
[FAQs](#)



## Contact Our Experienced Colorado Personal Injury Attorneys

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If you have been injured in an accident, contact Bowman Law at 720.863.6904 or email us for your free consultation.

Our injury lawyers handle a wide range of personal injury cases, including [Motor Vehicle Accidents](#), [Bicycle Accidents](#), [Pedestrian Accidents](#), [Slip & Fall Accidents](#), and [Dog Bites & Attacks](#).

We service Arvada, Aurora, Boulder, Broomfield, Denver, Castle Rock, Colorado Springs, Centennial, Commerce City, Durango, Fort Collins, Golden, Grand Junction, Highlands Ranch, Lakewood, Littleton, Pueblo, Thornton, Westminster, Wheat Ridge, and other parts of metropolitan Denver, Colorado.

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