

## **How Much Can I Get from a Car Accident Settlement in Colorado?**

### **Our Colorado Springs car accident attorney demands maximum compensation**

Life moves fast after a [car accident](#). One moment you're commuting to work down I-25 in Colorado Springs, running errands at Denver's 16<sup>th</sup> Street Mall, or going on your way to Pikes Peak. And the next you've been hit by a reckless driver. Suddenly your life is very different. You're in pain, out of work, and unsure of what to do next.

There's a lot of pressure on you to get a big settlement that will pay for your car accident-related medical expenses, future treatment, lost wages, and other costs. Accepting a too-small settlement means that the money may run out before you get better.

Accident victims and their loved ones often have many questions after a bad car crash in Colorado. The following information explains car accident settlement compensation – what it's for and how to get the most money for your injuries. This information is general and may not apply to your specific situation. For answers to questions relating to your accident, contact [The Longo Firm, LLC](#) for a free case consultation.

### **What is a car accident settlement?**

Car accident settlements are financial awards that close out insurance claims. Usually, the settlement is paid by the at-fault driver's insurance provider and is divided among all crash victims. In exchange for settlement compensation, the accident victim agrees to not continue or take new legal action on the matter.

Accepting a settlement means your case is closed. In most cases, it is impossible to go back to the insurance company for more money later, no matter how badly your injuries worsen. You only have one shot at a settlement. An experienced Colorado car accident lawyer knows how to calculate settlements that reflect the value of your health, enjoyment, and comfort. They can negotiate aggressively for a larger settlement than what the insurance company is proposing.

### **What does a car accident settlement pay for?**

Settlements are intended to make accident victims "whole" again. They should cover accident-related past and future medical expenses, necessary services, property repairs, and emotional losses, among other things.

Here are just some of the damages that may be considered in your settlement:

- Emergency medical care
- Medical expenses like doctor visits, appointments with orthopedic specialists, surgeries, dental work, and consultations
- Physical therapy, massage therapy, rehabilitation therapy, mental health care, and occupational therapy

- Medication
- Replacement services and disability equipment
- Lost wages
- Diminished earning potential
- Pain and suffering
- Mental anguish
- Lowered quality of life
- Property damage

In fatal accidents, surviving family may be entitled to funeral expenses as well as compensation for loss of consortium, loss of contribution to the household, and grief. To collect damages, a close family member may have to coordinate with a knowledgeable attorney to file a wrongful death lawsuit.

#### **Can I get a settlement if I was partially at fault in the car accident?**

In most cases, yes. Colorado applies a modified comparative negligence standard with a 50 percent bar rule to car accidents. That means fault for causing the crash is divided among all those involved. If your actions contributed less than 50 percent to causing the accident, you may file a claim for compensation, but your compensation will be reduced by your percentage of fault. If you are 50 percent or more at fault, you cannot file.

#### **How much should I get for my car accident settlement?**

Because there are so many factors in a crash, providing an average settlement estimate is difficult. However, we can say that it is common for insurance companies to settle Colorado Springs car accidents for tens of thousands to hundreds of thousands of dollars.

How much you collect in a settlement is based on several things: your contributions to the accident (fault), the severity of your injuries, and how much insurance coverage is available.

Colorado requires all motorists to carry a minimum auto insurance policy of \$25,000 for bodily injury per person, per accident; \$50,000 for total bodily injury per accident; and \$15,000 for property damage. To protect their assets, Colorado drivers are encouraged to purchase larger policies than the required minimum.

If your expenses and pain after a car accident exceed the limits of the at-fault driver's policy, your lawyer can help you identify other sources of compensation.

#### **How do you get the most out of a car accident insurance claim?**

You get a lawyer. Studies show that people who consult lawyers collect more in damages than those who do not. This is true even after the lawyer's fee is paid. This is because experienced Colorado car accident attorneys know how the insurance system works. They understand the tricks tight-fisted adjusters try to pull on seriously injured accident victims – and how to shut them down.

### **How long will it take to get my car accident settlement?**

It depends on the circumstances. Some car accident cases can settle within a few months, while others take much longer. Sometimes, it takes a while for the full cost of the accident to become clear, especially if your injuries are complex. In those situations, it's generally not in your interest to settle until the full cost is known. It also depends on how difficult the insurance company decides to be and whether we have to file a lawsuit.

### **How do I know I'm getting a good settlement?**

Again, you have to talk to a lawyer before you decide whether to accept the settlement. Only someone with experience protecting accident victims' rights, and who has your best interests at heart, can calculate whether you've been offered a fair settlement. Never accept a settlement from an insurance company without consulting a lawyer. Colorado car accident lawyers offer free consultations. It won't cost you anything to find out if you're getting lowballed by the insurance company.

### **We fight hard so accident victims get full settlements**

The Longo Firm, LLC offers free case consultations to victims of Colorado car accidents and the families of fatal car accident victims. Our Colorado Springs car accident lawyer places the highest value on your pain, comfort, and recovery. We can calculate how the accident will affect your physical, mental, and financial health over a lifetime. Our team will build a strong evidence-backed case to relentlessly pursue maximum compensation for you.

You should know that it doesn't cost anything to get The Longo Firm started on your car accident claim. We represent injured accident victims for a [contingency fee](#), which means there are no out-of-pocket or up-front expenses for our service. Our fee is an agreed-upon, fixed percentage of the settlement or verdict. If we don't get you a favorable outcome, you don't pay us anything.

A member of our team is available to hear from you 24 hours a day, 7 days a week. Don't delay. Contact us to schedule your [free case consultation](#) today.