



# PUTTING THE PIECES BACK TOGETHER: REBUILDING YOUR LIFE AFTER A CAR WRECK

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Though car accidents happen every day on America's roadways, some people don't realize how they can traumatize a person till they experience one. If you cause a fender bender with no injuries, that's a hassle, as you must still deal with insurance companies and the police. However, if you're in a more serious accident, it will sometimes take a lot more effort to come back from that.

Many car accident victims must battle their insurance company if they feel they're not getting enough money to cover the damages. In fact, [63% of car accident victims in Columbia settled their claims](#) without litigation, and you'll see similar number in many other cities as well.

You have to worry about a lot more than your insurance company if you're in a serious accident, though. Let's talk about how you'll need to put the pieces back together and rebuild your life after a devastating car wreck.

## At the Accident Scene

After a car accident, you must first handle matters at the crash scene. You'll need to get your damaged car out of the road, if you can. Sometimes, it's badly damaged to the point where you can't move it. If so, you must leave it there for the tow truck.

Next, you must assess whether you and your passengers have any injuries. If you do, and they're serious, then you can use your smartphone to call an ambulance. If you're too badly injured, or you don't have a cell phone on you, then someone else must make the call for you.

If you're hurt, then the ambulance can take you to the hospital so doctors can look you over. You can deal with the police later.

If you're not too badly injured, then you can wait for the police and talk to them at the crash site when they arrive. You must give them some information, including your name, license plate number, insurance information, etc. This will all go in the police crash site report.

You can have a tow truck take your vehicle to an auto body shop where a mechanic can potentially repair it. However, they probably won't start working on it till they can determine who's paying for it. To figure that out, you must talk to your insurance company.

# Dealing with the Insurance Company



Assuming you have an active insurance policy that covers your vehicle, you will need to call the company the first chance you get. You don't want to delay in starting this process.

You can give the company all the necessary information to start a claim. When you talk to the insurance company's representative, don't mention whether you think you caused the accident or the other driver did.

The facts of the case will reveal this information. If you say over the phone that you think you caused the accident, your insurance company might try to use that prevent paying your claim, or they may try to pay you less money.

If you're in a no-fault state, who caused the accident should not matter so much, unless the crash damaged the car to the point where your entire insurance policy's coverage amount can't repair it. If that happens, then you may need to sue the other driver to get the rest of the money you need to replace or repair your vehicle.

[If you're in an at-fault state](#), who caused the accident becomes even more important. In that scenario, the insurance of the person who caused the accident must pay for the damage. It may also have to pay for things like lost wages if you have to miss work while you're recovering, and also doctor bills.

## What if the Insurance Company Won't Pay?

If your insurance company won't cover the damages, whether you're in an at-fault or no-fault state, then that probably means you will need to contact and hire a lawyer who knows about these cases. They can help you to get the money you need to get back on your feet from the insurance company.

[You can tell the lawyer what happened](#), and they can battle with the insurance company on your behalf. You probably won't like going through this process much. If you need money to repair the car, cover your doctor bills, and replace your lost wages, though, then you have little choice.

## Getting Over the Physical Damage

After a serious car wreck, you may also have to deal with the physical damage. If you broke some bones, you might need surgery to repair them. You may have to wear a neck brace for a while if you suffered whiplash. You may have facial lacerations that take some time to heal.

You and your doctors can talk about the best path forward for you. If you need surgery and must recover afterward, then you may need to have physical therapy for months after that to get you back to the condition you were in before the crash.

[Physical therapy lets you regain flexibility](#) and strength in a limb that the crash broke. You may need that, or else you won't ever regain the quality of life that you enjoyed before.

You might need to look into plastic surgery if the crash gave you noticeable scarring. That's a cosmetic matter, but if you see people looking at your disfigurement, you may feel it's necessary for you to start feeling okay about your appearance again.

# Getting Over the Psychological Damage



You may have psychological scarring as well. Maybe you feel nervous or fearful when you get back behind the wheel of a car after the accident.

[You may need to seek therapy](#) from a mental health professional. You might like talking to them because your family and friends may not understand what you're experiencing. If they didn't go through the same trauma, they don't know what it's like.

This combination of actions can eventually bring you back to something approaching normalcy.