

The request seems harmless enough – they just need to record your statement so that they can process your claim. You may be given the impression that this will help you. If you have been injured in an accident, providing a recorded statement could potentially jeopardize your claim. Before providing your statement, you should at least speak with a [Raleigh personal injury attorney](#) to understand your rights and avoid some of the common pitfalls.

Whose Insurance Carrier is Asking for the Statement?

Depending on the type of accident that caused your injury, more than one insurance company may be involved in processing your claim. For example, in a car accident, both your insurance carrier and the other driver's carrier may be involved. On the other hand, in a [slip and fall accident](#), you will likely have to deal with only the property owner's insurance company.

You are never obligated to provide a recorded statement to the at-fault party's insurance company.

If it's your insurance carrier, your policy may obligate you to cooperate. If your insurance company is requesting the recorded statement, ask them to explain where your policy requires you to comply with their request. At a minimum, you should explain that you are uncomfortable with being recorded and ask whether it is truly necessary. If you are already working with a Raleigh personal injury attorney, you can stipulate that you will only give the statement with your lawyer present.

Why Does It Matter?

North Carolina is a "pure contributory negligence" state, which means that you may lose any right to compensation if your own negligence contributed to the accident in any way. If you admit even partial liability they can then deny your claim. For example, if you admit that you had a few drinks before slipping and falling in a bar, the bar owner may attempt to claim that you were intoxicated and, therefore, should not be compensated for your injuries.

If You Must Speak to the Insurance Company

If you are obligated to provide a recorded statement to your insurance company, here are some of the mistakes to avoid when speaking to them:

- **Never admit fault.** As discussed above, North Carolina law prohibits you from receiving compensation if you were responsible for the accident in any way.
- **Do not speculate.** If you don't know what happened or what caused the accident, telling that to the insurance company is an acceptable answer. Do not tell them what you think or assume what may have happened.
- **Do not provide extensive explanations.** Answer only the questions asked, and keep your answers brief and to the point. The less you say, the less likely it can be used against you.

A Raleigh personal injury attorney can help you prepare your statement and can even speak on your behalf, relieving you of the anxiety this can cause.

Call a Raleigh Personal Injury Attorney at Martin & Jones

The insurance company isn't necessarily against you, but they also may not be on your side. At Martin & Jones, we have been helping injury victims navigate the insurance claim process and get fair compensation for 40 years. To schedule a free consultation, [contact us](#) today at 800-662-1234 to learn more about how we can help.