

Things You MUST Do Before and After a Car Accident

Nearly six million car accidents occur each year in the United States¹. If you are involved in an automobile accident, you must protect yourself and your interests. The following is a list of things you should do before and if you are involved in an automobile accident:

Before an Accident

SUFFICIENT AUTO INSURANCE. Ensure you are sufficiently covered. No matter how much attention you pay to the road, there is always a chance you'll be hit by another driver. If that driver is an underinsured driver (i.e., does not have a sufficient car insurance), Underinsured motorist (UIM) coverage helps alleviate some of the financial burden that can occur when this happens. **NOTE:** You can also be stuck with bills from a driver who has **no insurance** at all. In this case, you'll need **uninsured motorist coverage** to pay your expenses.

VEHICLE SAFETY KIT. Keep a vehicle safety kit in your car. Items may vary, but may include: Storage container, Flashlight and extra batteries, Tow rope, Rags or paper towels, First-aid kit, Flares, Basic tool kit, Window washer fluid, etc.

IMPORTANT DOCUMENTATION. Put your most important info in the glovebox (ID cards, vehicle registration, emergency contacts, health insurance cards, etc.)

Immediately After an Accident

STOP. Never drive away from the scene of an accident, even a minor one. The vehicles involved in the accident should remain where they are, unless they interfere with traffic. **NOTE:** Take pictures of the vehicles before moving it.

PROTECT THE ACCIDENT SCENE. You can prevent further accidents by setting up flares, or keeping your hazards on while you wait in your disabled car or by the side of the road.

CONTACT THE POLICE. Even if there are no serious injuries, it is a good idea to call the police to obtain a report, to file a claim with your insurance company, even if it is just to make a claim for damage to your vehicle.

MAKE AN ACCURATE RECORD. When the police arrive, make sure you tell the investigating officer(s) exactly what happened, to the best of your ability. Do not speculate, guess, or misstate any facts. If you are asked whether you are injured and you are not sure, say, *"I am not sure"*, rather than no. Often, the pain and injuries from accidents become apparent hours after the actual collision. You should also make sure statements made by other persons involved in the accident are accurate as well.

¹ U.S. Department of Transportation's National Highway Traffic Safety Administration

TAKE PICTURES. Take pictures of the vehicles and injuries (if possible). If you cannot take pictures at the scene of the accident, take them as soon as possible after the accident.

DRIVER'S EXCHANGE INFORMATION. Typically, the investigating police officer obtains this information. However, if the police do not respond to the accident, you should obtain the name, address and telephone number of all persons involved in the accident, drivers and passengers alike. You should also obtain information about insurance by asking to see the insurance card for all vehicles involved in the accident. **WITNESS:** If there are witnesses, you should get their name and number so your attorney can contact them in the future. If police respond to the accident, the investigating officer usually will provide all drivers with a police report number. You can use that number later to obtain the police report. If the accident occurs on a state highway, you must request the report from the state police.

After Leaving the Scene of the Accident

SEEK MEDICAL ATTENTION. Often, injuries caused by motor vehicle accidents are not immediately apparent. Most of our clients report feeling the most pain a day or two following an automobile accident. Unless you are absolutely certain you were not injured, you should seek medical attention at your local emergency room or by seeing your family physician within 14 days. Even in accidents involving minor impact, you can sustain a serious and permanent injury to your spinal cord. If you lost consciousness or were dazed for even a short period of time following the collision, you may have suffered a concussion or closed head injury. This can cause cognitive and behavioral changes if left untreated.

PROTECT YOUR RIGHTS. **The most important thing you should do after an accident is to consult your attorney.** Your attorney can protect your rights and make sure valuable evidence is not destroyed. Do not sign any documents or give a recorded statement without consulting an attorney. Insurance companies desire to take statements immediately after an accident. It is important that you have received legal advice before providing such a statement. Your attorney can advise you on issues ranging from how to make sure you are fully compensated for your vehicle to how to make sure you are getting the best medical treatment available. Personal injury attorneys work on a contingency fee basis, which means there is no legal fee unless the attorney recovers compensation for your injuries.

REPORT THE ACCIDENT. Notify your insurance company as soon as possible. Many policies require immediate reporting and full cooperation. Find out if you have medical benefits as part of your insurance coverage. You pay extra for that type of coverage - known as "Personal Injury Protection (PIP)" - so you should use it. PIP coverage, you are required to submit your accident-related medical bills to your insurance company. PIP coverage is primary for accident-related medical bills. Once PIP benefits are exhausted, private health insurance becomes your primary insurer. PIP benefits are available to all the occupants of the vehicle. Your insurance rates should not increase as a result of submitting claims for PIP coverage.

KEEP A FILE. Keep all your accident-related documents and information together. This information should include a claim number, the claim's adjuster who is handling the claim, names and phone numbers of all contacts, receipts for a rental car and other expenses incurred as a result of the accident.