

The Complete  
Guide For  
Protecting  
Your Rights!

**5 THINGS YOU MUST  
DO RIGHT AFTER AN**

**AUTO**

**ACCIDENT**



**CAMBRE & ASSOCIATES**

ATTORNEYS AND COUNSELORS AT LAW

# 5 Things You Must Do Right After A Car Wreck

Over six million car accidents occur each year in the United States. Most of them involve only property damage, but one in three accidents involve personal injury to the driver or passengers and some accidents lead to fatal injuries.

Being involved in a personal injury car accident can be scary, but it's important to keep calm. Your first steps following a personal injury accident can affect your interests and there are certain things you can do to protect yourself.

Here are the top five things you must do right after an auto accident:

## 1. SEEK MEDICAL ATTENTION - CALL 911

If you have been involved in a car accident and are injured, the first thing you should do is call 911 and report the accident. If you are seriously hurt, someone else should call for you. You can also visit your local emergency room or your family physician, after the accident. In either case, don't neglect your injuries, even if they aren't very serious.

Symptoms such as pain, discomfort, dizziness, or numbness can surface days after an accident. 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.

Getting medical attention quickly isn't just the best thing for your health; it also supports a potential personal injury claim and protects your interests. If you wait several days or weeks after the accident to seek medical attention, it will be harder to prove that your injuries were the result of the car crash.

## 2. CALL THE POLICE

Even if there are no serious injuries, it is a good idea to call the police. You may need a police report to file a claim with your insurance company, even if it is just to make a claim for damage to your vehicle. The vehicles involved in the accident should remain where they are, unless they interfere with traffic. A police report contains detailed information regarding the at-fault driver's errors (including tickets issued), names and contact information of witnesses, weather conditions, accident diagrams, insurance information, and more.



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***Don't let the other driver talk you out of calling the police.***

Always call the police if anyone is injured or any property was damaged. Don't agree to any arrangements that don't involve making an official accident report. If you plan on filing a personal injury or property damage claim against the other driver, a police report will be very helpful.

## 3. TAKE PICTURES & KEEP NOTES

When the police arrive, make sure you tell the investigating officer(s) exactly what happened, to the best of your ability. If you do not know certain facts, tell that to the officer. Do not speculate, guess or misstate any of the facts. If you are asked if you are injured and you are not sure, say you are not sure, rather than no.

If you have a camera on your phone, which most people do, take pictures of the vehicles if there is visible damage. If you have visible injuries, you should photograph them as well. You should in no way interfere with the on-going police investigation. If you cannot take pictures at the scene of the accident, take them as soon as possible after the accident. If you have injuries such as bruising that surface after the accident, ask a friend to take pictures of your injuries.

## 4. EXCHANGE INFORMATION & CONTACT INSURANCE

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. If there are witnesses, you should get information from them as well so that you or 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.

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. 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.



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## 5. DON'T ADMIT FAULT

You may be inclined to apologize for the accident when you are at the scene or admit fault to your car insurance agent. However, doing so can seriously jeopardize your claim. Instead of assuming the blame for an accident, get a police report and give a detailed description of the accident, along with photos. Also, getting upset, yelling, and placing blame on the other driver will only make things worse and confusing, so don't do that either.

Even if you believe you might have been fully or partially at fault, don't say to the other party, your passengers, witnesses, or your car insurance company that you were to blame; let the insurance companies determine the details.

Finally, don't settle until you have completed all of your medical treatment and your injuries are as healed as they are going to get. Otherwise, you don't know the total cost of your injuries. Don't sign release forms or checks with releases on them before you're ready to settle completely. Signing such forms can release your car insurance company from the responsibility of paying on additional claims. Don't talk to people about the case unless you need to. And don't cave in to pressure not to file a police report.

## PROTECT YOUR RIGHTS.

If you feel you need help navigating your injury claim, you may wish to consider hiring a personal injury lawyer. Personal injury attorneys are experienced in dealing with these claims and can help you understand your rights and get the highest amount possible for your claim. In the event that you have a dispute over your claim, an attorney can be a valuable asset if you end up in mediation or in court.

Your attorney can protect your rights and make sure valuable evidence is not destroyed. Often, insurance companies want 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.

