

What Should You Do In Florida When In An Accident?

By: David A Wolf
www.WoodAtter.com

1. Breathe and make certain you are okay. Sometimes we do not realize that injuries have occurred due to shock.
2. Contact the police and let the officer know if an ambulance or fire rescue is needed.

Have the following items ready:

1. Your drivers license.
2. Your insurance card.
3. Your registration. Typically you receive an updated one in the month of your birthday, so put that in a place it is easily accessible in your car.
4. Once the police ask you what happened be certain to take breaths when explaining. Often, when an accident occurs the adrenaline is running high and the speed of talking can increase. Try to remain calm so that the officer can understand what occurred.

While you are waiting for the police officer to generate a report, it is a good idea to use your camera phone to take pictures of the scene. You want these for use when you file your insurance claim for property damage, but also if you or the other driver/passenger is injured in the accident. Photographs can help formulate your side of the incident if they are taken of the position of the cars and the damage done to the vehicles.

Once you have the police report and have gotten the information as to where the car will be located (get a business card of the tow truck driver).

Before providing a statement to an insurance company, it is advisable to contact a Florida personal injury attorney for advice and representation (if necessary) regarding your rights and Florida law. Insurance adjusters are trained individuals who represent the interest of the insurance company. The insurance adjuster works for the insurance company not you. The insurance adjuster's loyalty is to the insurance company not you. When dealing with an insurance company, having an attorney at your side and on your side is very helpful and can help protect your legal rights.

If you start treating for injuries related to your accident and the other party calls you and offers to "settle your claim for injuries." Do NOT accept their offer. Typically the offer given by the insurance company for immediate injuries is pennies on the dollar for your actual injuries. You have not had time to find out how long you will need treatment, the cost of the treatment needed or the severity of your injuries.

If you are injured from the accident, again be certain you know what your PIP (no-fault) coverage is. Do you have a deductible? If so, what is the amount of the deductible? Make certain

your doctor is provided your car insurance information including the claim number, address and name of the company. Your car insurance should be billed before your health insurance. Your PIP coverage will pay 80% of the bill. If you have Medpay, then you have the 80% coverage and Medpay will pay the remaining 20%.

If you need further assistance or need to seek the [advice of counsel](#), please do so. Also, do your research about the [law firm](#).