

## What To Do If You Are In A Motor Vehicle Accident

George Allen Moore

Johnston, Moore & Thompson

400 Meridian St. Suite 301

Huntsville, AL 35801

(256) 533-5770

[www.alabamajusticecenter.com](http://www.alabamajusticecenter.com)

When you are involved in an automobile accident, it is easy to forget to obtain the necessary information. This happens even in a minor accident. Keeping a checklist of phone numbers to call and questions to ask in the folder with your insurance papers is a great idea. By doing this, you will have everything located in one place if you are involved in an accident. Include the following in your checklist:

If anyone is injured, call the police immediately. Tell the police you need medical assistance. If anyone is under the influence of drugs or alcohol, tell the police when you call. You still need to call the police if there are no injuries. Many insurance companies require a police report. If you do not have a police report, you may not be covered by the insurance company. Get all other necessary information once everyone is safe.

Your insurance company needs the following information: full names, addresses, and phone numbers of everyone involved in the accident. This includes the drivers, passengers, pedestrians who may have been involved, and any witnesses.

Take as many notes as possible about the accident itself. Gather information about the vehicles involved, including license plate numbers, make and model of the vehicle(s), and damages that resulted from the accident. Take notes about the weather and lighting conditions. Also take note as to whether any of the vehicles involved were damaged prior to the accident, i.e. tail lights or brake lights not functioning. Also note if anyone takes blame for the accident.

Find out the status of the insurance of all vehicles and persons

involved. Get the registered owners' names, addresses and phone numbers if any of the drivers involved are not the registered owners.

You may want to contact your attorney immediately. He may want to examine the evidence at the site of the accident and gather as much information as he can.

Contact your own insurance company as quickly as possible. You should consider contacting a personal injury attorney if you feel like your insurance company is not willing to cover the accident. Even if you feel this way, do not delay contacting your insurance company. Many insurance companies have a policy as to how quickly you must contact them after an accident. Failure to contact them may cause your claim to be rejected. However, do not answer any questions or make any statements to the other drivers' insurance companies until you have met with an attorney. Be polite, but decline to discuss the accident.

You will be taken directly to a hospital emergency room if you are seriously injured. Do not assume that you are not injured if you are not seriously injured. There are many injuries that do not show up right away, i.e. whiplash. If you start to suffer ill effects from the accident, contact your doctor immediately. Get yourself checked out. Follow the doctor's orders, and make sure to follow-up with him. Do not neglect symptoms that are unfamiliar or pain that may appear hours later. Failure to obtain medical attention can have serious consequences. Report any symptoms you have to your doctor. If you have any medical problems resulting from the accident, the insurance companies will need proof that these problems were diagnosed and treated quickly. They will also need proof that your medical problems resulted from the accident.

If you have a camera, take many photos of the site of the accident, the vehicles, people involved, and anything else that relates to the accident and why it occurred. If you do not have a camera, you may want to purchase one at a nearby convenience store or ask a bystander to get one for you. Pictures that are taken immediately prove to be very valuable. Take pictures of the damaged vehicles, license plates, street signs, lights, skid marks, etc. If you plan on calling your attorney, tell him that you do not have a camera. Someone from his office may be able to come to the site of the

accident and take all necessary photos. Remember to tell your attorney about any other evidence that may be important, such as faulty street lights or signs, malfunctioning equipment, i.e. seat belts, turn signals, weather conditions, etc.

Call George Allen Moore at Johnston, Moore & Thompson at (256) 533-5770 or toll free (800)240-5770 if you or a loved one is in need of legal assistance. You can also submit an online questionnaire. Go to [www.alabamajusticecenter.com](http://www.alabamajusticecenter.com). The initial consultation is free of charge. If we agree to handle your case, we will work on a contingency fee basis, meaning we get paid for our services only if there is a monetary recovery of funds. In many cases, a lawsuit must be filed before an expiration date, known as a statute of limitations. Please call immediately to ensure that you do not waive your right to a possible compensation.