

Five Things To Remember If You Are In A Car Accident

A car accident can be a very traumatic experience. Victims are often shaken and not thinking clearly. If you ever are hurt in a car accident, here are several things to remember:

1. Seek Immediate Medical Treatment

It is important to get to a physician as soon as possible. Often, accident victims do not realize the full extent of their injuries at the scene of an accident. What can seem like fleeting soreness might be more significant. Let a trained physician assess the injury. Seeking early medical assistance is important for your own well-being and it is equally important to prove a case against the at-fault driver. Don't overlook the importance of properly documenting the injuries so that causation can be established at trial. Make sure to report all of your pain and injuries to the doctor; don't just focus on the most concerning ones.

2. Call The Police Department

It is often wise to call the police when an accident occurs. Although an officer's conclusions in a police report are not admissible evidence at trial, witness statements and evidence preserved or documented by officers is admissible. A police report usually prevents an at-fault driver from disputing liability. If no police report is prepared, it is critical that you obtain the information from the at-fault driver and the names and information of witnesses at the scene.

3. Check Your Automobile Insurance Policy

Your automobile insurance policy has important information for you even when the accident was not your fault. Uninsured and underinsured motorist coverage exists to protect you in the event that the at-fault driver has no insurance or does not have sufficient coverage to pay for your injuries. In addition, your insurance policy may have medical payment coverage. That coverage is there to pay for your medical bills regardless of who is at fault for the accident. Your insurance declaration's page will contain this information.



4. Do Not Speak to An Insurance Adjuster Without An Attorney

Insurance adjusters appear to be more and more aggressive in pursuing early statements from victims of automobile accidents. We have even heard stories of insurance adjusters appearing at victims' homes with releases in hand. Do not give any statements and do not sign any documents that might release the other driver from liability without first contacting an attorney.

5. Document The Damage And Your Injuries

It is important to properly document both your injuries and the damage to the vehicles. If possible, take photographs at the scene of the accident so that you can obtain photographs of both vehicles. If not, be sure to take photographs of your own vehicle before it is repaired or sold. This will help down the road if an accident reconstruction becomes necessary. If your injuries are visible, take photographs of the bruising, bleeding or roadrash. This will help demonstrate that the injuries were caused by the accident.