

It's an inevitable fact of life - Accidents happen. Even though you may take all the necessary measures to avoid getting into a car accident, some incidents can be unavoidable and you should always be prepared to handle the situation. There are certain things you can do to be prepared for an accident and to handle matters well after an accident occurs.

After an auto accident, you must determine the extent of the damages. Are there any major injuries? Can the cars safely be moved aside? If anyone has been seriously injured, call 911 immediately. Some insurance adjusters won't believe you were injured unless emergency personnel were called to the scene. This is not the time to "tough it out" and "see how you feel." The things you do and say can haunt you later. If you are unable to exit your car or believe it may be unsafe to do so, remain inside the car until help arrives. On the other hand, if you are involved in a minor accident and the car can still function, it is best to move the car to the side of the road or perhaps to a nearby parking lot to avoid blocking traffic and to avoid further injury.

A great preemptive measure to take is to keep an emergency kit in your car at all times. This includes items such as paper and pen to document an accident, a disposable camera to photograph the scene, and a medical card in case anyone suffers major injuries and has certain allergies. Such items can be kept in your glove compartment in case you need it. Don't put such things in the trunk of your car as you may not be able to open the trunk in a rear end accident. In addition to this emergency kit, you should store traffic signs/cones or emergency flares in your trunk to place around the scene if your vehicle is blocking traffic.

It is absolutely essential that you exchange contact information with the other driver. Make sure to write down their name, license number, phone number, address, license plate number, insurance company, and insurance policy number. Also take note of the other car: its make, model, color, and year.

Use the disposable camera, or perhaps a camera phone, to take pictures of the damages. Try to take pictures from several angles to best show the result of the collision. Before the police arrive, you may want to take notes about exactly how the accident happened or, if you can, draw a picture of it. Make sure you take note of which direction each car was headed, which lane they were in, and any other information that would help prove who is liable. If any witnesses are present, try to get their names and phone numbers.

Once the police arrive, they will ask you detailed questions to discover exactly what occurred. Be as accurate as possible and do not leave out any information that could help prove you are not at fault. Do not admit fault unless you are absolutely sure you're at fault.

As a general rule, you should also inform your insurance company of the accident. Failure to inform your insurance company in a timely fashion may result in a denial of insurance coverage. Be truthful and forthcoming with your insurance company. As for the opposing party's insurance company, do not give them a statement right away. There

is no legal obligation to give them such a statement, especially so soon after an accident. In all my years as a lawyer, I've never seen much to be gained by talking to the other party's insurance company.