

WHAT TO DO FIRST IF YOU ARE IN A CAR ACCIDENT



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- **Make Sure You Are Safe.** If you can, put the car in park and turn it off. If the car accident is very minor, move out of traffic to the nearest safe location. Never leave the scene though, even for a minor accident. If you or someone else is injured, do not move them unless there is an emergency, such as fire.
- **Call Law Enforcement.** Report any car accident to law enforcement. Doing so ensures the accident is investigated and documented (Accident Report) and first responders can provide assistance.
- **Get the Medical Care You Need.** If in doubt, get medical care. This includes ambulance and Emergency Room care. If the Emergency Room physicians recommend following up with another doctor, do so as soon as possible.
- **When You Get Medical Care, Use Your Health Insurance.** Use your own health insurance when you go to the hospital or doctor, even when the accident was someone else's fault. Doing so helps prevent medical bills from piling up. It also ensures you can access all necessary medical care.
- **Report the Accident to the Car Insurance Companies.** Call your insurance company and report the accident. If the accident was someone else's fault, also call their insurance company and report the accident. The at-fault driver's insurance company will be on the Driver Exchange Form or Accident Report that law enforcement gives you. You will be given a "claim" number from each insurance company—write down this number.
- **Begin Addressing Your Property Damage Claim.** If the vehicle can be repaired for less than 75% of its value, the insurance company will be responsible for the repair costs. If damage is greater than this, the car will be "totaled." If someone else is at-fault, that driver's insurance company will be responsible for paying for your damaged car, your rental car, and any damaged personal property. If their insurance company is being slow or nonresponsive, you may be able to have your own insurance company handle payment (even if you are not at fault), and they later will be reimbursed by the at-fault party's insurance company.
- **Document the Process.** Make sure to keep track of all information and documents related to the wreck, and all your damages. Take photos, keep receipts, and keep track of your medical treatment (bills and any records). Document time missed from work and any out-of-pocket expenses from the accident.
- **Speak To An Attorney Early.** If you are seriously injured or there are other issues, an experienced attorney likely can help. If you are going to speak to an attorney, do not provide more information than necessary to insurance adjusters (including doing a recorded interview) and do not sign anything before doing so.