

Accident and Personal Injury Information

If you have been involved in an automobile accident, there are a number of things you can do to preserve your health. First and foremost, you should not delay in consulting your doctor, and chiropractor if you have been injured. Beyond, that the following is a summary of some of the most important things you can do to protect your legal rights after an automobile accident:

- I. **Do not leave the scene:** If you leave the scene of an automobile accident, you may be criminally prosecuted. You are required to provide your name, address, driver's license, and auto insurance information to the other driver.
- II. **Help the injured:** If someone has been injured in the accident, you should call for the paramedics and assist them to the extent you are qualified. Before calling for the ambulance, be prepared to give an accurate location of the scene of the accident and assessment of the number of individuals injured.
- III. **Avoid additional collisions:** Make sure your vehicle is not presenting a safety hazard to the other motorists. It should be moved so that it is not obstructing traffic, if possible. You can further notify oncoming traffic to proceed with caution by setting out flares, turning on your hazard lights, and raising the hood and trunk of your vehicle.
- IV. **Notify the police:** Typically the police will prepare a report that contains various information concerning that accident and the parties involved. While you may be required to call the police, the accident reports they produce could be helpful to you later.
- V. **Do not admit liability:** You should not admit responsibility for the accident to the other drivers, passengers, or to the police for that matter. You may convey facts concerning how the incident occurred; however it is best not to comment on your responsibility (or liability) for the accident. This is a legal matter that is not always readily and easily ascertainable. Judgment as to who was at fault should be reserved for a later time and be based on a number of factors.
- VI. **Obtain information:** You should get the names of any individuals involved in the accident as well as any witnesses to the accident. You should also obtain the name of the insurance company and policy number of the drivers involved. If possible, you may take photographs to document the accident scene.
- VII. **Notify your insurance company:** If you do not give your insurance company prompt notice, your policy may provide that the insurance company may deny coverage for your claim. Accordingly, you should give your insurance company notice by way of the telephone and by written notice that provides you a means of proving such notice was given, such as by facsimile or by certified mail. You should provide your insurance company with all the information they request concerning the facts of the accident.

VIII. **Consult a doctor of you have been injured:** If you have been injured in the accident, you should consult a doctor. Some injuries may not manifest themselves until some period of time after the accident; therefore, the mere fact that you do not immediately feel as though you have been injured does not necessarily mean that no injury has occurred. You should consult your insurance agent to see if the cost of seeing a doctor in connection with the accident is covered by your insurance policy. You should not settle your claims for injuries arising from the accident until you have been advised by your doctor as to the full extent of your injuries.