



After a Car Accident: First Steps

The Hughes Law Firm

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What should you do if you're in a car accident? When it happens, injuries may be severe and emotions high. However, there are important things to do at the scene of the accident and soon afterward. Below is a list of things to do after an accident, if possible. Keep this information handy by printing this helpful pamphlet on first steps after an auto accident and store it in your car.

Never leave the accident scene until it's appropriate to do so. If you leave, particularly where someone has sustained injuries or was killed, you can face serious criminal penalties for being a driver.

Stay at the Scene

Check on All Drivers and Passengers

Before assessing property damage, make sure everyone involved in the accident is okay. Get medical attention for anyone who needs it. If a person is unconscious or has neck or back pain, don't move them until qualified medical help arrives, unless a hazard requires moving the person.

Call the Police

If there's significant property damage, physical injury, or death, you need to call the police. Ask that a police report be filed in situations where cops do arrive at the scene, and obtain the name and badge numbers of the responding officers.

Exchange Information

Get the names, numbers, addresses, drivers' license numbers, license plate numbers, and basic insurance information from all drivers involved. If there are passengers, also obtain their names, numbers, and addresses. In talking to other drivers, try to be cordial and cooperative.

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However, you shouldn't apologize for anything at the scene. For example, if you say, "I'm so sorry I ran that red light! Is everyone okay?" you may be admitting legal liability for what happened. Immediately after an accident, it might not be clear who was at fault or more at fault. Moreover, in many states, fault isn't determinative of which insurer will pay for any loss. Therefore, try not to admit guilt unintentionally or unnecessarily.

Talk to Witnesses

Ask every witness what he or she saw. Get their names, numbers, or addresses, if possible. Ask locals if they've ever witnessed other accidents in the same place.

Inform Your Insurance Company

Promptly tell your insurance company you've been in an accident. Cooperate with them and tell them the truth about what happened and the extent of your injuries. Explain the facts clearly. If the insurance company finds out that you've lied to them about anything, you can get into serious trouble, including possible denial of coverage for the accident. Obtain and review any police report filed, so you can point out who broke what traffic laws or who was at fault.

Keep Track of Your Medical Treatment

Note any doctors, physical therapists, chiropractors, or other medical professionals that you receive treatment from, and each medical provider that referred you to other caregivers. Keep a detailed account of the treatments or medications you receive. Also, request copies of all medical reports and bills as these help you prove your medical expenses later.

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Medical expenses are relatively easy to document, but is trickier to prove pain and suffering. Keep a record of how your injuries have impacted your daily life. Include any missed workdays, list any routine activities you can't undertake, and describe how the injuries have affected your family life.

Take Pictures

Take photographs of any damage to your vehicle as soon as possible after the accident. Photos helps your insurance adjuster determine how much you should be compensated for the damage to your car and can help in court. Pictures of your car before the accident can offer a great "compare and contrast" to show the true extent of the damage sustained in the accident.

Get a Property Damage Valuation

Obtain your insurance company's damage valuation. If you aren't satisfied with how your insurance company has valued your vehicle, don't give up. Get two independent repair estimates or replacement quotes. Assertively inform the adjuster of your concerns. If you can't agree on your car's value, consider mediation or consult an attorney.

Use Caution in Discussing the Incident

Don't talk to anyone about the accident other than your lawyer, your insurance company, and the police. Don't talk to a representative of another insurance company, without the knowledge of your attorney or insurer. If called by the other insurance company, be polite, but ask them to call your attorney or insurer to arrange an interview. Also, tell your lawyer or insurer about the call.

Be Wary of Early Settlement Offers

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Be careful if you're offered a settlement from an insurance company. Confirm all your physical injuries have been treated. Some injuries don't show up or reach their greatest level of discomfort until many days, weeks, or months later. Don't settle a claim until you know you'll be compensated for all your injuries, and consult an attorney before signing any settlement documents.

Consider Hiring an Attorney from The Hughes Law Firm

If anyone was injured in the accident, it's best to consult an experienced attorney. An attorney can help you maximize your recovery if you're injured or better defend yourself if you're at fault. Many accident attorneys work on a contingency fee basis. That means that your lawyer only receives a fee if you're awarded damages or receive a settlement. Contact an experienced attorney now for a [free claim review](#).