



CAR ACCIDENTS

STEP BY STEP GUIDE

Nobody wants to get into a car accident.

But if you do, here are some steps to remember.

\* Safety should always be your top priority. Only use these tips if it's SAFE to do so

#### STEP 1

## AM I HURT?

Make sure you are stopped in a safe spot.

If you are in immediate pain, get appropriate medical treatment ASAP.

You will need to gauge if you need to go to the emergency room and whether you need an ambulance

#### STEP 2

# CALL THE POLICE

Always have the police make a crash report.

Having a police report prevents the other driver from changing their story when an insurance claim is set up.

DO NOT TRUST - "I'll have my insurance handle it." Trusting someone's word won't get your claim paid.





#### STEP 3

## TAKE PICTURES

Take pictures of the scene of the accident, the damage to all vehicles involved, and any injuries you have (cuts, scrapes, bruises)

Try to get pictures of the other person's driver's license and any defects with the other person's vehicle, like bald tires, or and out of date inspection sticker

#### STEP 4

## INSURANCE INFO

If you are able to do so, get the other driver's insurance information.

### STEP 5

# AVOID INSURANCE COMPANIES

Insurance companies will attempt to get a statement from you ASAP.

#### **DO NOT GIVE A STATEMENT!**

Insurance companies will use your statement against you!

Most people don't realize that their statement will actually hurt their claims!





### STEP 6

# CONTACT AN ATTORNEY

A lot of people think they can handle claims on their own - WRONG.

Insurance companies are businesses - they make money off of taking premiums and NOT PAYING claims.

An attorney helps reduce the stress associated with a car accident. They know how to deal with insurance companies.

#### STEP 7

## FOCUS ON HEALTH

If you were hurt in the accident, it is important to focus on getting back into good health.

A way insurance companies get away with paying less is if you do not consistently get treatment to get better. They will try to say you are not really hurt.

Let your attorney handle the mounting piles of paperwork, the investigation of your claim, and dealing with the insurance company.



