

THE STEPS YOU SHOULD TAKE WHEN INVOLVED IN AN ACCIDENT



- 1) Remain calm.
- 2) Do not apologize or admit fault.
- 3) Call the Police.
- 4) Check on the wellbeing of all those involved.
- 5) Take photographs of the scene and the vehicles involved, including the tag of each vehicle.
- 6) Take photos of all parties involved, including the at-fault Party.
- 7) Take a picture of the at-fault Party's driver's license, registration, and insurance card just in case they leave the scene before law enforcement arrives.
- 8) Exchange information with the at-fault Party, it is the law. (Driver's License and Insurance information)
- 9) Document all witnesses and gather their contact information.
- 10) Contact your insurance company and report the accident so that you can be assigned a claim #.
- 11) Contact the at-fault Party's insurance company and report the accident to them as well. Get a claim # from them too.
- 12) DO NOT give the other Party's insurance company a statement, taped or otherwise, before speaking to an attorney. You have no obligation to speak to them as you are not insured/contracted with them.
- 13) Your insurance company is entitled to a taped statement under your insurance contract with them. However, you can wait to give them a statement until you have your attorney present.
- 14) Seek medical treatment/evaluation within 14 days after the accident.
- 15) If you are offered an ambulance transport from the scene to the hospital, you might want to decline it unless your condition is serious enough to do so. Ambulance transport and Emergency Room visits are extremely expensive. Instead, if you do not have broken bones, head injury, or are bleeding out, go to a Walk In Clinic for evaluation. You know your body the best so evaluate the significance of your injuries and base your decision on that.
- 16) Contact an attorney to determine your legal rights and to learn how auto insurance coverage works in these types of cases.

We have created a helpful Glove Box Accident Guide that you can consult at the scene if you are ever unfortunately involved in an accident. It can store your vehicle registration and insurance card as well. That way everything you will need for exchange is held in one place and easy to locate. If you would like one for your car or your family members, please feel free to contact our office for a free copy.

We are always here For You!

Chuck and Sarah