

1) If your vehicle sustained damages, take plenty of photos of the damage to your car and the other car – if you can. Many cell phones have cameras, or if you don't have any kind of camera, have a friend or family member buy a cheap camera from a nearby store and take as many photos of the scene and the vehicles as you can. If you call them from the scene, ask them to bring a digital camera with them.

2) If you have visible injuries (bruises, scrapes, cuts, etc), have a friend or family member take photos of those injuries ASAP! You can talk to people about your injuries all day, but showing them photos is an entirely different story!

3) Be civil at the scene of the accident. There is no need to fly off the handle. Things you say and do at the accident scene often come back to haunt you. Don't apologize for the accident unless you are 100% sure you are at fault.

4) The insurance company for the other party will likely want to take your statement by phone or otherwise. You are under no obligation to do so. In my experience, there is very little (or nothing) to be gained from giving a statement. At least talk to a lawyer first. The insurance company representative will often act interested in your case, sympathetic, etc...but in my experience, they are usually trying to "box" you into a story so you can't argue otherwise in the future.

For example, they will ask, "How do you feel?" Then you will say, "Well, considering all that happened, I feel OK." Then a few days later when you can't move due to sore muscles, or worse, you may decide to file a claim. They will say, "Well, we took your statement the day after the accident, and you said you feel "OK" so we don't understand why you're changing your story!"

5) Finally, if you were injured in the accident (or even if you're not sure!), by all means seek medical help (at least an exam) as soon as possible. Most people try to "tough it out" or "see how they feel" before deciding to see a doctor. One of the biggest reasons personal injury claims fail, or get short-changed, is because the individual waited too long before seeking medical attention. How long is too long? In my experience, insurance companies will give you a very hard time and discount (or even deny) any injury claim if you wait longer than one week. Remember your actions speak louder than words.

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