

What To Do If You Are Involved In An Accident

No matter how careful a driver you are, you are still at risk of being involved in an accident. The negligence of other drivers sometimes makes an accident unavoidable. Whether an accident is your fault, another driver's fault or a combination, there are certain steps you can take to protect your rights and minimize the loss that results from the accident. Some of these steps may be taken now and by familiarizing yourself with the process, you can be better prepared if an accident occurs.

Collecting certain items and keeping them in your car is a smart way to increase the chance that you have what you need to deal with injuries, safety issues and information gathering needs. Your trunk should have a set of cones, warning triangles or emergency flares. You should also keep a flashlight and a first aid kit with that safety equipment. Your glove box should also contain certain, essential items, such as a summary of any relevant medical information for you and your family (allergies, medical conditions, etc.), a pen, some paper or a form on which you can gather information about the accident and a disposable camera. You should always have your insurance information on hand.

You should also make sure that you know what your insurance covers and that you have all the coverages you need. Coverage for towing and rental cars is usually quite inexpensive and is usually well worth it, in the event your car is left undriveable.

In the unfortunate event that you are involved in an auto accident, you should make sure you sure you take certain essential steps to safeguard yourself:

- Stay as calm as possible.
- Determine if you or your passengers are injured. Life and health are priorities. When in doubt, call an ambulance.
- Check to see if it is safe to exit your vehicle and, if it is, do so. If you can exit your vehicle, check with the occupant(s) of the other vehicle(s) for injuries and all for an ambulance if necessary.
- If it is safe to do so, take pictures of the accident before moving the vehicles. You may use the camera mentioned above or a camera phone, if you do not have a camera with you.
- Move the cars to a safe place, such as the shoulder of the road, if allowed under the laws of your state, if the accident is minor and if there are no serious injuries.
- Make the cars as visible as possible by turning on your hazard lights and placing the cones, warning triangles or flares you have stored in your trunk.
- Always call the police, even if the accident is minor. Stay at the scene of the accident until the police officer advises that you may leave.
- Use the form provided below to make sure you gather the essential information you will need to report your accident to your insurance company, to check the accuracy of the police report and to, in warranted, provide to an attorney.
- Be cooperative and polite, but don't admit that the accident was your fault, even if you believe it is true. You should not talk about fault with the other driver(s). Statements you make may be used against you later. Discuss only the facts of the accident and even then, only with the police.
- You should notify your insurance company about the accident as soon as possible.
- Don't sign any document unless it is for the police or your insurance company.
- Unless made necessary by injury, stay at the scene of the scene until the police officer tells you that you are free to go.

A hit-and-run accident is one in which a vehicle hits another vehicle, a pedestrian or an object, and the driver of that vehicle leaves the scene without stopping. Leaving the scene of an accident is a crime. If you are the victim of a hit-and-run accident, call the police as soon as possible and if safe, from the accident scene.

If there are injuries, if the property damage is extensive or if you disagree with the police officer's assessment of fault, you may want to call your attorney. Your attorney will be familiar with the laws of your state and can give you advice specific to your situation.

Your ability to return to work after an accident will depend on the seriousness of any injuries and the need for on-going medical treatment. You should call your employer as soon after the accident as possible, if you are unable to return to work as a result of your injuries. Even more important, if you were injured while on the job, you should so advise your employer, since there may be insurance coverage that is available. Workers' compensation, disability policies and your employer's liability policy may all apply and your employer needs to notify the appropriate insurance companies in a timely fashion. Your employer should have someone who is able to explain how the appropriate insurance coverages apply to your loss. It is a good idea to write down your questions before you call, so that you remember to ask everything about which you are unsure.

Depending on the severity of the accident and the injuries involved, applicable coverages may include property damage liability, bodily injury liability, medical payment coverage, workers' compensation, and short/long term disability. In the case of severe injuries, Medicare, Medicaid and Social Security Disability may be available and it is important to start that process as quickly as possible. Sometimes, several of these coverages may be applicable and an attorney can advise you on how they work together and sometimes conflict.

In summary, it is best to think about how to react to an accident before the accident takes place. Planning your reactions and having the necessary resources available will often ease the difficulties with which an accident victim must deal. An attorney who specializes in accidents and injuries is often able to provide advice and resources not readily available to the general population.