

14 Steps To Take Before & After You've Been In A Car Wreck Or Other Incident

By James B Justice, PLLC

1. Get a declaration page from your insurance company providing proof of coverage against uninsured motorists. It can provide additional coverage when you're not at fault.
2. Call 911, or if there is no emergency injuries then call the local law enforcement. Even if you don't feel badly injured you should followup with a doctor if you have any symptoms.
3. Have a family member or a friend take pictures of the damage if possible. Have them document the scene of the accident and take notes of the other car's damage. Use your video on your phone to do so, if you have that feature. Sometimes you could have a welt on your face from the airbag that'll be gone in the day.
4. Have the other driver's name, phone number, and insurance info. You should NEVER admit fault or give a statement until you've spoken to an injury lawyer
5. Get an official bill from your hospital listing all the services provided
6. If your insurance company calls, don't talk to them! They may end up paying for all or part of your injuries through uninsured or underinsured motorist coverage.
7. You want to make a claim immediately and have an attorney's help to see how to go about that to see what sort of claims will be available to you and to make decisions of claims regarding the other driver's insurance
8. It's okay for your health insurance to pay for your care, but they will be entitled for reimbursement through a process called subrogation. This means that your health insurance gets reimbursed if someone else should pay for injuries you've sustained.

9. If your accident causes you lost income or wages, then you need to make a claim with your attorney by your side. You'll need documentation from your employer about the days you missed, your rate of pay, as well as getting documents from your medical providers to substantiate that claim. You can't just say you felt bad and didn't go to work. This is why going to the doctor early on is important!
10. Pain and suffering and lose of enjoyment of life entails a claim all on its own. Say you're a retiree and you can't go play with your grandchildren because of your accident, those are significant things that can make an impact. These are mostly non-economic damages.
11. Another reason for medical evaluation is for possible future treatments. Maybe you sustained an injury that doesn't require surgery immediately, but after you've reached a certain amount of healing time.....you'll need medical damages.
12. Never talk to the insurance company without your own representation because they're trained to minimize damages and ask questions to do just that.
13. All injuries come down to causation which is why you need a lawyer. The longer you delay the harder it is to get medical evaluation that proves your need for damages. It becomes a lot harder to prove this injury is a result of an accident that happened weeks or months before your claim.
14. Even if you've made any of these mistakes already, that should only tell you that it's more urgent now than ever to discuss your case. The worst thing you can do is not call at all, and we can work to minimize mistakes. But sometimes they have messed up their chance of getting any damages.