



5 VERY IMPORTANT THINGS TO DO AFTER A CAR ACCIDENT



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1. Verify the condition of everyone involved

If anyone is severely injured do not try to move them unless absolutely necessary. Victims of a crash may have internal injuries that are not readily apparent, and victims with spinal injuries may be severely hurt if a non-expert attempts to move them. Then Call 911 immediately if at all possible. Having access to a police report can help make it easier to establish fault, and if there are injuries, it is important to get an ambulance on the scene as soon as possible so that the injured can be treated before their injuries become fatal.

2. Exchange information

Once you have verified that there are no serious injuries and that the police are on their way, exchange insurance information with the other driver. It is important to remain calm

during this phase.

Avoid getting into a discussion of fault with the other driver. Discussions of fault can quickly escalate into heated arguments, and getting into a physical confrontation following an accident is always a bad idea. It is especially important that you avoid admitting fault during this exchange of information, even if you feel that you are at fault.

Many insurance ID cards have a list of things to do during this information exchange, so take advantage of that list in organizing your information exchange.

One quick tip, keep your insurance information card somewhere in your vehicle where it can be found easily, such as in your glove box. This way, you will have your information handy even if you forget your wallet or purse.



3. Record the scene of the accident as thoroughly as you can

If you have a disposable camera, Smartphone, or other device with video or photo recording capability, use it to capture images of the accident scene.

Make sure that you capture images of all vehicles involved in the accident, their VIN numbers (which should be located on the engine and inside the door jamb) and their license plates. If you can, try to make certain that you highlight the damage done to both vehicles, including the points of impact and the positions of both vehicles relative to one another and to the road. Having photographic evidence of the angle of impact and the positions of both cars can help to prove which driver is at fault for the accident in case you have to take your claim to court later.

Photograph the road as well. Take pictures, which establish the weather conditions at the time of the accident. Sometimes, road conditions such as standing water can contribute to the occurrence of an accident, so it is important to be able to establish the condition of the road at the time of the collision.

Also, try to get the names and contact information of any and all witnesses to the collision. Record such information as thoroughly as possible. When the other driver hands you their information (Driver's license, insurance card, etc.), get a photograph of the information.

In the confusion of an automobile accident, it can be easy to miss or forget important details. By taking photographs of the accident scene and important information, you can guard against the general unreliability of eyewitnesses and be able to prove your case when it matters.

4. File your claim as soon as you are able

The sooner you can begin your insurance claims process, the better. While on the line with your insurance provider, ask them about any additional accident forms you may have to file with

your local law enforcement, such as an SR1 form for accidents involving more than \$750 worth of damage. Make sure to share any and all information you have from the accident, including the insurance info the other driver, your photographs of the accident scene, the details of the police report, and the contact information of as many witnesses as possible.

See how much of the accident is covered by your insurance (and double-check the small print on your insurance information to make sure your provider is not leaving anything out). If you feel that you are not being given a fair estimate, contact an auto accident expert for a second opinion.

5. Go see a doctor

Even if you do not feel any pain following the accident, you can be at increased risk of health complications because of the shock from the impact. If you have any preexisting medical conditions, then it is twice as important to have a medical checkup performed as soon as possible after an accident.

If you are experiencing chronic pain in your joints or back after an accident, that is an indicator that you have a serious injury. Medical blogs and sites recommend that you should visit a doctor at least once a year even if you are healthy. After a major accident, there is no excuse for avoiding making an appointment to see a medical professional.

By keeping a clear head and taking some basic steps to protect yourself after a major accident, you can save yourself a lot of time and hassle in dealing with insurance companies and getting back to your normal routine after a major or minor accident.

ONE FINAL PIECE OF ADVICE:

If you live in a state with a high number of uninsured motorists, you may wish to invest in an uninsured motorists policy before an accident occurs. Ask your insurance provider if they offer uninsured motorists coverage and what the risk factor is for your area. Hopefully, you will never need this advice, but it is better to be safe than to be sorry.