



# What to Do If You Are In A Car Accident

By: Attorney Matt Willis



## Driving is probably the most dangerous thing most of us will ever do!

According to the National Highway Traffic Safety Administration (NHTSA), there are more than 30,000 deaths and over 2 million injuries from motor vehicle crashes in the U.S. every year. Although you do your best to drive responsibly and defensively, it's still smart to know what to do just in case you end up in a collision. Crashes can be very scary, but here are some tips if one happens to you:

### 1 Get Help

Call 911 if anyone is hurt. Medical care within the first hour after an injury is critical.

### 2 Notify the Police

In most states this is required by law before you can leave the scene if anyone is injured, or there is any significant property damage. It's a mistake to just exchange names and phone numbers with the other driver and leave the scene. Call the police. Be sure to get the name of the officer at the scene and write it down.

### 3 Get Crucial Information

Get contact information from the other driver or drivers. Jot down their name, address and phone number. Make a note of the color, make and model of the other vehicles, and the license plates if you can. The police officer can help you get all this information, and will often have a form for you to exchange with the other driver(s) involved. Do not be afraid to ask for such information, or for the form.

### 4 Identify Witnesses

Get the names and contact information of anyone who saw the accident. If you can, do this quickly. Often, people who saw the collision will stop for a short time, but leave before the police arrive. Other motorists, passengers or pedestrians can be critical witnesses. Get their names and phone numbers.

### 5 Do Not Discuss Fault

Do not blame the other driver even if they were clearly at fault. It may just start an argument. But, if the other driver admits it was their fault, make a mental note of it. When you get home, jot down precisely what you remember them saying. Even if you feel you may have been partially at fault, do not say anything that admits your feeling. "Fault" is often a complex determination based on the facts and complicated laws. Leave that issue for the police to decide — or an attorney, if necessary

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## **6 Write a Note to Yourself Afterward**

After the accident write a note to yourself (and possibly for your attorney, if you later need one). Include all the information you have gathered and can remember while it is fresh in your mind. Explain how the accident happened as best you can. Drawing a sketch or diagram of the collision will be a helpful memory aid later on. It may be months, or even years, before the insurance companies fully resolve any claims.

## **7 Call Your Insurance Agent**

All insurance policies require you to notify your insurance company. This must be done shortly after the accident. Unnecessary delay in telling your insurance company about the crash can result in a denial of your claim.

## **8 Take Picture if You Can**

“A picture is worth a thousand words.” Today most of us have a camera built into our cell phones. If you can, and it is safe, take pictures of the vehicles before they are moved. Pictures of the damage and position of the vehicles can be very important. They can prove how the accident happened and document the force of the collision. This can be helpful evidence if the accident caused any injuries. If you are not able to take pictures, ask one of your passengers if able, or a witness, to do it for you. After you get emergency care, remember to take pictures of your injuries — any cuts, bruises or bandages, and any casts or crutches. It is particularly important to take a picture of any seat belt bruise on the front of your shoulders and chest. This bruise may not develop right away. Taking a picture of it can keep the other side from claiming that you were not wearing a seat belt.

## **9 Protect Your Rights**

To protect your rights you must act quickly and correctly after a motor vehicle accident. Deciding fault can be complicated. Insurance coverage, and how you will get your medical bills paid, can be very confusing and frustrating. Insurance adjustors may call and ask you to give them a tape recorded statement. Should you do that? You may have many questions about your rights, and your obligations to insurance representatives. You may question whether the insurance companies are treating you fairly. Don't jeopardize your rights. CALL AN EXPERIENCED ATTORNEY who focuses on accident and injury claims for advice and answers to your questions.

***The attorneys at Kahan, Kerensky and Capossela assist clients injured in accidents of all types including automobile accidents and motorcycle accidents, slip and falls, and dog bite injuries. We also represent victims of wrongful death and catastrophic injuries throughout the State of Connecticut.***

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