

COOPER LAW GROUP, PLLC

A GUIDE TO CONNECTICUT MOTOR VEHICLE LAW



WHAT TO DO AFTER
A COLLISION



HI THERE!

If you are reading this it likely means you are a loved one was injured in a car accident. If so you are probably feeling stressed and overwhelmed.

While you cannot go back in time and undue what's already been done, there are things you can do moving forward that will help you get better quicker and build a stronger case.

This guide is designed to provide a simplified overview of Connecticut car accident law. We have prepared it to help laypeople better understand the processes behind making claims for property damage, personal injury and wrongful death claims following an accident.

We hope you find the information in this this guide useful but we stress that it is no substitute for the advice from an experienced personal injury attorney.

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1. INTRODUCTION

Driving in Connecticut can be a dangerous proposition. Any time you get behind the wheel or ride as a passenger you are at risk of being injured in an accident. Between 2016 and 2021 there were 501,320 traffic accidents on Connecticut roadways.

2. WHAT TO DO AFTER AN ACCIDENT

After you have been involved in an accident knowing in advance the steps you should take can help you avoid costly mistakes. This guide discusses what you should do after an accident and what to expect when you file a claim or case for property damage, personal injury or wrongful death.

3. MAKE SURE YOU'RE SAFE

The first thing you should do after an accident is check for injuries on yourself and any other passengers. If you or someone is injured call 911 before doing anything else.

Once your safety is secure move your car to the side of the road and out of the way of traffic if you can. Otherwise leave your car where it is and walk to a safe place if possible. If you can't get out of your car try not to move and wait for help to arrive.

4. CALL 911

In Connecticut police will respond to a 911 call for a car accident almost any time any where. The only exceptions are if your accident is very minor or has occurred on private property.

Calling the police will benefit you in two ways. First the police will help you get medical treatment and make sure you and your occupants are safe. Second they will conduct an investigation into the circumstances of the crash and create an official police accident report that will include the following useful information for your claim:

- Names, addresses and driver's license numbers from all drivers;
- Names and addresses of other passengers and any witnesses;
- Driver, passenger and witnesses statements;
- License plate(s) and vehicle identification numbers for all vehicles involved;
- Vehicle registration and insurance information;
- A record of summonses and citations issued;
- Documentation of any contributing factors to the accident; and
- Depending on the severity and the circumstances of the crash, photographs of the damage, the accident scene and any injuries.

5. GET MEDICAL TREATMENT

It is very important after an accident for you and any other passengers who are injured to get prompt medical treatment. The seriousness of some injuries will be so apparent as to require immediate transport by ambulance to the hospital ER, while other less serious injuries can be managed at an urgent care center just as effectively. Because the seriousness of your injuries are not always apparent until several hours or even days after an accident, you should always err on the side of caution and get checked out.

The nature, extent and duration of your injuries after an accident are the three biggest factors in determining the value of your claim. Not only is medical treatment necessary to help get you back to your life, it is the best way to prove with admissible evidence these three factors.

The importance of medical treatment and the role it plays in your claim / case is discussed in more detail below.

6. NOTIFY YOUR INSURANCE COMPANY

The next thing you should do after an accident is notify your insurance company. By notify, however, we do not mean you should debate or discuss your claim at length, and you should never speak to the other driver's insurance company until after you speak to a lawyer, especially if you intend to pursue a claim for personal injury.

When speaking with your own insurance company after an accident, here are some of things you should keep in mind:

- Don't apologize for the accident;
- Don't downplay the severity of your injuries;
- Don't offer your opinions about how the accident occurred;
- Don't admit or feel pressured to admit to anything you believe is not true;
- Don't give permission to have your statement recorded;
- Don't provide a statement in writing; and
- Try to limit your statements to information about the when, where and what of the accident and try not to discuss the how.

7. INSURANCE COVERAGE

Insurance coverage is a critical issue in all motor vehicle accident cases. When you purchase insurance for you and your family you should take note of the coverages being offered, the limits on the policy and any deductibles that apply.

7. INSURANCE COVERAGE CONT.

The language and the format of most insurance policies make them very difficult for people to read. Thankfully you really only need to refer to your declarations page to get an understanding of what vehicles are covered and the amounts of coverages that apply under different situations.

You should become familiar with the following coverages so you know how much insurance you should buy and what is and isn't covered before the need arises for you to file a claim:

- Liability insurance covers bodily injury and property damage suffered by others caused by your negligence or the negligence of someone driving your car with your permission.
- Uninsured and underinsured motorist covers bodily injury to you and other people in your house if one of you is injured in an accident caused by an uninsured (no insurance) or underinsured (too little insurance) driver.
- Medical payments coverage is an optional coverage that covers you and other drivers of your car for medical expenses no matter who caused an accident.
- Collision coverage is an optional coverage that covers damage to your car from an impact with another car or object no matter who caused the collision.
- Comprehensive coverage is an optional coverage that covers damage to your car from all non-collision related causes such as theft, vandalism, flood, windstorm, fire and glass breakage.
- Full glass coverage is an optional coverage that covers your car's windshield and other glass from damage with no deductible for a higher premium.
- Towing coverage is an optional coverage that covers you for the cost of towing your car to a body shop after an accident.
- Rental reimbursement coverage is an optional coverage that covers you for the cost of renting a car while your car is being repaired after an accident.

If you want to make any changes to your policy you should contact your agent or insurance company in writing and keep a copy for yourself. You should keep in mind that you cannot purchase coverage for you or a family member after an accident nor can you activate a cancelled policy and have it apply to an accident retroactively.

A. WHO IS COVERED

Under Connecticut law any insurance policy you take out on a vehicle will provide coverage for bodily injury and property damage liability to you as the named insured and any relatives residing in your household unless the person seeking coverage as a resident relative is specifically excluded by an endorsement on the policy.

B. COVERAGE AMOUNTS

Connecticut law requires people to have auto insurance with the following minimum limits in coverage:

- \$25,000 per person-per accident for bodily injury liability;
- \$50,000 per accident for bodily injury liability;
- \$25,000 per accident for property damage liability;
- \$25,000 per person-per accident for un/underinsured motorist coverage; and
- \$50,000 per accident for un/underinsured motorist coverage.

C. LIABILITY COVERAGE

Keep in mind that your liability coverage refers to separate limits for bodily injury claims and claims for property damage. Liability policies display their limits in 3 numbers like 25/50/25. This is shorthand for a policy that provides \$25,000 per person / \$50,000 per accident for bodily injury and \$25,000 per accident for property damage. To better understand how a basic 25/50/25 policy works, take a look at the following examples:

Assume you and a passenger are injured in an accident caused by a driver who is insured with a basic 25/50/25 policy that results in a total loss of your car. In this example both you and your passenger could collect up to \$25,000 each for your injury claims and you could collect up to \$25,000 for the value of your car.

Now assume the same facts but that you and two passengers are injured. In this example although the limits are the same not all three can collect \$25,000 because the most an insurance company has to pay is \$50,000. If one collects \$25,000 the other two must divide up the remaining \$25,000; or all three must divide up the \$50,000 with no one person collecting more than \$25,000. Notwithstanding how the \$50,000 is divided up for the injury claims, you can still collect up to \$25,000 for the value of your car.

It's not easy to identify all of the possible liable parties after an accident, which can include drivers, owners, employers, family members, purveyors of alcohol, municipal, state, private road crews and others. Nor is it easy to identify every insurance policy that may apply.

D. UNINSURED / UNDERINSURED MOTORIST COVERAGE

Un/underinsured motorist policies display their limits in 2 numbers like 25/50. This is shorthand for a policy that provides \$25,000 per person / \$50,000 per accident for bodily injury caused by an uninsured or underinsured driver. To better understand how a basic 25/50 policy works, take a look at the following examples:

D. UNINSURED / UNDERINSURED MOTORIST COVERAGE CONT.

Assume you and a passenger are injured in an accident caused by an uninsured driver that results in a total loss of your car. In this example both you and your passenger can collect up to \$25,000 each for your injury claims, but you would have to go against your own collision coverage (if available) to fix the damage to your car. If you and two passengers are injured, then the same analysis as above would apply with a maximum limit to all three of \$50,000 with no one person collecting more than \$25,000.

Underinsured motorists claims are a little more complicated in Connecticut because unless you purchase an optional coverage called conversion coverage, you will have to have purchased more in underinsured coverage than the other driver had in liability coverage to qualify under the terms of the policy. Without conversion coverage, the same limits will cancel each other out.

For example, assume you are injured in an accident caused by a driver with a standard 25/50/25 liability policy but that you purchased \$100,000 in underinsured motorist coverage. In this scenario you would have the right to claim up to \$75,000 in compensation from your own insurance company for underinsured benefits. However, if you too purchased un/underinsured motorist coverage with the same minimal limits of 25/50 you would have no room under your own policy to make a claim.

Conversion coverage applies a little differently because the amount you have available under your limits is not reduced by payments from any other source, including the at-fault driver's liability insurance.

For example, if you have uninsured/underinsured coverage of \$300,000 and you sustain \$400,000 in personal injuries caused by an at-fault driver with \$200,000 in bodily injury liability, without underinsured conversion coverage you would only be able to collect the \$200,000 from the other driver's insurance plus \$100,000 from your own underinsured coverage, which equals your \$300,000 limit minus the \$200,000 collected from the other driver's insurance. With conversion coverage, you could collect the full \$200,000 from your own underinsured coverage.

8. PROPERTY DAMAGE CLAIMS

Property damage claims are distinct from personal injury claims and are usually handled by different adjusters. Under most circumstances, you can handle the damage portion of your claim on your own without an attorney.

A. CLAIM PROCESS

You generally have two options when it comes to making a property damage claim. The first option - bringing your claim against your own insurance company - is only available if you have collision coverage on your policy. If you do it is generally a lot easier to work with your own insurance company whom you have a relationship with. By going this route you will have to pay your deductible (\$500 - \$1,000) but there will be no complication regarding the issue of fault. In certain cases you may even be entitled to get your deductible back.

A. CLAIM PROCESS CONT.

The second option you have - bringing your claim against the other insurance company - is only available if the other driver was at fault. Connecticut is a fault-based State with means that anytime you bring a claim for property damage or bodily injury against someone else's liability policy you must prove that he or she was at fault. If you choose this route the insurance company is likely to request an oral or written statement from you as part of its investigation, and you need to be mindful about what you say and the information you provide.

If the police findings are favorable for you then the police report is probably your best ally and you should make sure the insurance company has a copy of it. Police summonses carry a lot of weight. If the other driver received a warning or a summons and you did not, chances are the other insurance company will agree to pay for your property damage.

If fault for your accident is less clear, then the insurance company can flat out deny your claim and raise the issue of comparative fault. For example if the other driver's insurance company assesses the damage to your car at \$2,000 but finds you 50% at fault, it can offer you \$1,000 and leave the rest to you.

If you are only offered a percentage of your total property damage claim you still have the right to recoup the remaining portion from your own collision coverage but you'll have to pay the deductible. The other option you have is to include your property damage claim with your lawsuit claiming damages for personal injury.

B. DAMAGE EVALUATION

Property damage evaluations are pretty straightforward. After an accident an insurance company will assign a qualified adjuster and/or damage appraiser to inspect the damage to your vehicle. It will also likely provide you with a list of repair shops that you can take your car to get fixed but by law you can take your car anywhere you choose. It does not matter if the car was towed to a particular body shop; you do not have to have it fixed there.

If the damage is relatively minor, the company may instead ask you to submit competitive repair estimates. Remember it is your responsibility to sign and authorize the shop to repair your vehicle once you are satisfied with the final estimate and repair facility.

If the damage is more significant, the adjuster / appraiser will usually write up a repair estimate based on the findings of the inspection. If further damage is found during the repair process, the shop will contact the insurer to get approval for the additional cost of the repairs. Keep in mind the insurer may send out an adjuster to re-inspect the additional damage.

Your car may be declared a total loss if the the the actual cash value is less than the amount of the necessary repairs. In these circumstances an insurance company is only responsible to pay you the actual cash value of the car plus any applicable sales tax and has a right to keep the vehicle. For example if your car costs \$2,000 to repair and has a value of \$1,500 - then the insurer will only pay you the \$1,500 plus sales tax.

Actual cash value means fair market value and does not include things such as aftermarket stereo equipment, modifications, wheels or tires.

B. DAMAGE EVALUATION CONT.

If you want to keep the car after it has been declared a total loss, then the insurance company is generally required to pay you the actual cash value less the salvage value. Salvage value is the amount of money the insurer would recoup when selling the vehicle through a licensed salvage vendor.

Keep in mind that if you choose to keep the vehicle after a total loss it is your responsibility to pay for all necessary repair work out-of-pocket. Also, the title to the vehicle has to be stamped salvage and the Department of Motor Vehicles will have to re-inspect the car before you are allowed to drive it on the road.

In cases of total loss you are still financially responsible for the balance of your car loan or lease obligation. If your claim payment is less than your loan balance, you will have to pay your lender the difference. There is an additional coverage you can purchase to protect you in this situation called gap insurance.

C. RENTAL CARS

Your own insurance company will agree to pay for a rental car for you after an accident if you have purchased rental reimbursement coverage on your policy. Depending on the policy limits, the insurance company will agree to pay a specified amount per day for a specified number of days.

If you choose to make your property damage claim against the other driver's insurance company and the claim is accepted, you are entitled to be compensated for loss of use of your car. This means you are entitled to receive a comparable rental vehicle or to be compensated while your claim is settled and/or your car is being fixed.

D. DISAGREEMENTS

If you and the insurance company cannot come to an agreement over how much it owes you for property damage, you have the right to file a complaint with the Connecticut Insurance Department's Consumer Affairs Division. If the Division responds it will first try to resolve your claim amicably. If that's unsuccessful it may offer you arbitration. Keep in mind that only claims in which neither coverage nor liability are contested by the insurance company will be considered for the arbitration program.

You can contact the Department's Consumer Affairs Division for more information regarding its Auto Arbitration Program.

9. PERSONAL INJURY CLAIMS

Unlike with property damage claims there is no actual cash value for your injury claim. In fact there is a great deal of variability when it comes to valuing a personal injury case. Insurance companies know that a lawsuit can be an expensive, time-consuming and frustrating way for you to resolve your claim. They often hang these factors over your head to get you to settle for less.

9. PERSONAL INJURY CLAIMS CONT.

Personal injury claims are much more complex than property damage claims. While it is fairly easy to arrive at a fair price for damage you sustain to your property, it is quite another matter to arrive at a fair price for damages you sustain to your person.

Unlike property damage claims which deal in economics only, personal injury claims involve tangible and intangible type losses the latter of which cannot be measured using economic indicators.

There are many challenges to establishing your claim for non-economic damages, probably too many to discuss in this guide. The insurance company knows that without a guide like the Kelly Blue Book for appraising your non-economic damages, it has nothing to lose by offering you as little as possible to see if you will take it.

Given the complexity of personal injury law and the high likelihood that an insurance company will undervalue your claim to save money - it is in your best interest to hire an attorney to represent you and loved ones who are injured.

A. CLAIM PROCESS

Since 1994 Connecticut has used a fault-based system to provide compensation to people who are injured in motor vehicle accidents. That means that in order to recover compensation for your injuries you have to prove that the other driver was at fault or negligent. Negligence is the failure to use that level of care an ordinarily careful person would use in the same circumstance.

All of the information contained in this guide assumes you are able to prove fault; if you cannot prove fault, it does not matter how badly you are injured or how much you have lost. In these circumstances an insurance company can deny your claim and challenge your right to compensation in court.

The process usually begins with a claim letter to the responsible party and his or her insurance company placing them on notice of your intention to claim compensation. If you are able to prove fault then the insurance company is likely to move on to consider your claim for damages. If the insurance company feels you cannot prove fault it can offer you less than full compensation or outright deny your claim and make you file a lawsuit.

When you submit your claim there are generally two types of damages the insurance company will consider. First are economic damages which includes things such as your medical bills, prescription costs and lost wages. Second are non-economic damages (discussed briefly above) which includes things such as your pain and suffering, loss of enjoyment of life's activities, permanent disability and permanent scarring.

Once you are done with your medical treatment the insurance company will review all of the information about your claim and will make you an offer. The offer will never be more than the limit on the driver's policy and the company's goal is to save as much on the limit as it possibly can.

A. CLAIM PROCESS CONT.

If you are unable to come to an agreement on the value of your claim or you choose to skip the claim process all together, you have the right to file a lawsuit against the responsible driver in court. If the other driver has insurance, then the same limits that apply in the claim stage will apply during the court case phase.

B. COURT PROCESS

Of all the processes discussed in this guide the court process adds a level of sophistication far beyond what has already been described. The court has very specific rules for procedure, discovery and the presentation of evidence, all of which can be very tricky to follow. The following paragraphs are intended to provide a very brief summary of what the process involves.

Court cases that involve disputes between people over money are called civil cases. A civil motor vehicle case for personal injury begins when you file a complaint against the person or business responsible for causing your accident.

A complaint is a legal document that outlines the facts and legal theories that give you the right to receive compensation. After the other side receives your complaint, he or she will have a short period of time to respond. This stage of the process is referred to as the **pleading phase**. This is also the phase where the insurance company can try and take advantage of various technicalities in the lawsuit process such as statutes of limitations, service of process and jurisdictional grounds in hopes of getting your lawsuit dismissed.

Once the pleadings are out of the way, you and the other side will enter the **discovery phase** which is really the exchange of information so that each side knows what the other intends on offering in evidence at trial. Discovery permits parties to use tools such as depositions, court orders and subpoenas (which are not available in the claims process) to compel information from the other side as well as any third-party witnesses.

During the discovery phase, the parties also exchange information about any expert witnesses each side intends on calling during trial. Depending on the issues in the case, there can be experts in accident-reconstruction, medicine, life-care planning, economics and other related fields. The discovery phase permits each party to find out more about what the other side's experts are going to testify about during trial.

After discovery is complete you will enter the **pretrial phase** of the case which involves court conferences and motions. Often times the insurance company will file motions before trial arguing that certain evidence be kept out, that certain witnesses not be allowed to testify or that your case be dismissed altogether. These motions no matter how weak require you or your attorney to file timely objections in opposition or run the risk of losing by default.

The pretrial phase usually wraps up with a civil pretrial conference with a Judge to discuss whether the case can be settled or will need a trial. If the case is going to trial the judge will set a trial date and will instruct the parties to complete various tasks like identify their witnesses and exhibits, make schedules for the submission of pretrial briefs and motions, make schedules for court hearings and arrange to have their audio/visual equipment ready to go in the courtroom.

B. COURT PROCESS CONT.

The final phase of the process is the **trial**. Civil trials in motor vehicle accident cases typically involve three issues that can be summarized as fault, causation and damages. The injured party has the burden of proving all three elements to a standard called preponderance of the evidence. Preponderance of the evidence means what is more likely true than not true.

Trials begin with the attorneys for each side giving their opening statements. The plaintiff's case is then presented first: witnesses are called, questioned and cross-examined by the other side. After the plaintiff's case, the defense attorney will call and question his or her witnesses, who can then be cross-examined by the plaintiff's side.

Once all the witnesses have testified and all of the evidence has been introduced the attorneys make closing arguments. Following closing argument the judge instructs the jury on the law that applies to the case. The jury meets to convene for private deliberations and to give its verdict. If the verdict is for the plaintiff, it will also include an amount for compensation. If the verdict is for the defendant, the case will be closed.

C. MEDICAL TREATMENT

If you were lucky enough to have avoided injury from a car accident or to have suffered only very minor injuries then this section does not apply to your claim. However if you suffered a significant injury or injuries or any significant worsening of any prior injury(ies), then receiving prompt and proper medical treatment is the single most important thing you can do both for your well-being and your case.

Insurance companies are inherently skeptical and rarely take things at face value. Rather than taking your word for it they want to see what your doctor's and therapist's have to say about your injuries in their medical records. If you are injured and don't get proper treatment it will be harder for you to prove your claim.

It is important to keep in mind that studies have shown that many injuries do not show up until hours or even days after an accident. Immediately following an accident your body is pumping adrenaline through your veins, which is likely to mask the severity or even the appearance of many different injuries. This is why it is always a good reason to get checked out after being involved in any serious collision.

While it is always a good idea to get treated at an emergency room right after an accident, it is not the hospital's job to provide you with ongoing treatment which is often necessary for you to recover fully from your injuries. Many injuries that seem minor at first can worsen over time if not treated properly. The best way to recover is to see a doctor who can help you with your particular needs, whether that be with therapy, counseling, pain relief, prescriptions or surgery.

Medical evidence is the cornerstone upon which insurance companies make decisions about compensation. You want to be able to capture as best you can all of your pain and symptoms and your medical records are the best way for you to do so.

10. WRONGFUL DEATH CLAIMS

In general, the process for wrongful death claims in Connecticut is similar to the process for personal injury claims with some special considerations noted below.

A. CRIMINAL INVESTIGATION

Immediately after an accident it will be up to the municipal or state police to conduct the primary investigation. Most fatal accidents are investigated by municipal or state accident reconstruction teams that are specially trained to reconstruct events and determine factors such as speed. Even though the primary reason for these accident reconstructions is to produce evidence that can be used in criminal cases, it is often admissible in civil cases as well.

Additional concerns that you may have about the criminal process after losing a loved one should be directed to the police department, state's attorneys office or victim's advocate (depending on the stage of the investigation). A competent personal injury attorney you hire to represent you in your civil claim will be able to act as your liaison for most aspects of the criminal case as well.

B. MEDICAL EXAMINER

In Connecticut, a medical examiner is a doctor who has additional special training and is appointed to investigate circumstances surrounding an accidental death. In all fatal motor vehicle collisions, a medical examiner is called to the scene and is required to pronounce the victim deceased. Additionally, the medical examiner will direct police and other emergency personnel with regards to the proper handling of the deceased's body and will order an autopsy.

Autopsies or post-mortem exams as they are sometimes called are done at the Office of the Chief Medical Examiner in Farmington, Connecticut. In addition to determining the cause of death, autopsies can help investigators determine the precise nature of the decedent's injuries. These reports can be extremely helpful in civil trials as well.

C. FUNERAL ARRANGEMENTS

Once the Medical Examiner completes the autopsy, generally within a few days following the death, the deceased's body can be released to the funeral home or other service provider. Funeral arrangements can then begin to be made. Choosing a funeral home or crematory service can be done by searching online or by recommendations of friends and family. Spiritual or faith leaders are often good people to ask. Once a funeral home has been selected, an appointment will usually be made within a few days.

D. PROBATE COURT

Before you can file a civil lawsuit for wrongful death of a loved one in Connecticut you have to first setup an estate if one was not already provided for under a will. When a person dies without a will you can petition the Probate Court to appoint an administrator of the estate. The administrator of the estate, usually a family member, is then responsible to help bring forth the case. The administrator is responsible for hiring an attorney, executing authorizations, providing discovery responses and for being the point person for all things related to the lawsuit.

D. PROBATE COURT CONT.

If money is recovered in a wrongful death lawsuit as compensation it is either paid to the heirs of the estate pursuant to the instructions of the will or by the laws of intestate. Connecticut's intestate laws provide how money and other assets of an estate are divided when someone dies without a will. In this situation it depends on whether the person died with a living spouse, any living children and any living parents.

E. DAMAGES RECOVERABLE

In Connecticut the following damages can be pursued by the estate in a wrongful death case: 1) the cost of medical, funeral and burial expenses; 2) the value of lost earning capacity; 3) the value of loss of enjoyment of life's activities; 4) the value of loss of life; and 5) compensation for conscious pain and suffering.



It is of the utmost importance that you assess how you are feeling after an accident, and you should describe the full extent of all of your injuries to any police officers or emergency medical personnel who are on scene.



No matter who you are speaking to at the scene, you should think before you speak, keep your answers brief and avoid sounding defensive.



Although it is usually in your interest to cooperate with law enforcement, keep in mind that anything you say (good or bad) could be used as evidence later on in the case.



If you are injured at the scene, you should seek immediate medical treatment and if warranted consider taking an ambulance ride to the hospital.



Some injuries do not appear right away and may take hours or even days to notice. Adrenaline often masks the body's ability to feel pain caused by an injury, and because of this, a person may start to go about their normal routine, which may further the severity of that injury .



As soon as you realize you are injured, immediately seek medical treatment. Your options are to take yourself to the hospital, a walk-in clinic or make an appointment with your primary care physician ASAP.



You should speak to no one about the accident or your condition afterwards except for your close family members and you should consult an attorney as soon as possible to help guide you the process and lay the proper foundation for a successful claim.



Each and every time you see a doctor or a therapist for your treatment it is critical that you document the nature, extent and impact of all of your symptoms, and make it clear which symptoms are new and which are different or more serious than they were prior to the accident.



Your medical records are the most the valuable pieces of evidence you have to prove the nature and extent of your injuries and you must do what you can to ensure their accuracy and completeness to every extent possible.



You should do your best to follow your physicians' and therapists' advice and make all reasonable efforts to keep all appointments and follow-up on all recommended tests.

ACCIDENT CHECKLIST

- You should keep your insurance card, driver's license and registration in the glove box so you know where it is before you are involved in an accident.
- Stop your motor vehicle immediately once it is safe to do so.
- Take a couple of deep breaths and try to stay calm.
- Turn off the ignition.
- Check yourself for any injuries.
- If you are unable to move try not to panic and wait for help to arrive.
- Check your passengers for any injuries.
- Render first aid if necessary and you are able to do so.
- Do not try to move anyone who is seriously injured.
- Call 911. Ask for the police and paramedics if anyone is injured.
- Move your car to the side of the road and out of traffic if possible.
- If not take other reasonable steps to protect yourself and your property from further harm.
- Obtain the name, mailing address, telephone number and driver's license number for the other person involved in the accident.
- If possible take photos of the scene and the damage to the vehicles.
- Obtain the name, mailing address and telephone number for all eyewitnesses.
- Write down the names of the investigating police officers and other emergency personnel who arrive on scene.
- Ask the investigating police officer how to obtain a copy of the accident report.
- Notify your insurance agent or your insurance company about the accident.
- If you believe the other party is responsible for causing the accident, call that person's insurance company.