

6 Steps to Protecting Yourself Following an Automobile Accident

KOZLOFF STOUDT'S TIPS

on

WHAT TO DO IF YOU ARE IN AN ACCIDENT

1. DON'T PANIC.

If you are able to move, make sure your passengers are okay. Dial 9-1-1 if you have a phone, or ask someone to call 9-1-1. Stay where you are, if you can without risking injury. Turn on your lights and flashers, if possible. Don't talk to other driver(s) except to exchange information.

2. GET INFORMATION.

Exchange license and insurance information with the other driver(s). Get the names, addresses and phone numbers of any witnesses who are present, including people in the other vehicle(s). They may have information you will need later on.

3. REPORT TO THE POLICE.

Wait for the police to arrive and give them your information. Be sure to tell them if you are injured or think you are injured. Request ambulance transport to a hospital. Be sure the police have the names of any witnesses you have spoken to.

4. SEEK MEDICAL ATTENTION.

Whether your injury is obvious or not, seek medical attention promptly. Many serious injuries do not become known until hours or days after an accident. Have yourself examined at a hospital and obtain the treatment you require. Follow up with any additional medical treatment that is recommended. Remember, if there is no medical record or your injury, an insurance company may ignore it in evaluating any claim.

5. REPORT TO YOUR INSURANCE COMPANY.

Contact your auto insurance agent (or your insurance company) promptly to report the accident, whether or not you think you

were at fault. Your own insurance company is responsible for paying your medical bills, up to the amount of your coverage, as well as lost wages, if you have that coverage. Damage to your car would be covered by your insurance if you have collision coverage, and your insurance company will seek reimbursement, including any deductible, from the party at fault.

6. PROTECT YOURSELF.

If you were injured, don't be in a hurry to reach a settlement. Many insurance companies try to settle claims quickly for minimal amounts. You will need to know the full extent of your injuries and possible treatment before a sensible judgment can be made on the value of your claim.

Our experienced trial attorneys can guide you through this process and evaluate your claim for your maximum benefit. We understand how insurance companies operate, and how to protect your interests.

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