

STEPS TO TAKE AFTER A CAR ACCIDENT

1 MAKE SURE EVERYONE IS SAFE



The first and most critical step is to assess yourself and everyone in your vehicle for injuries. Make sure the scene is safe and that anyone who needs medical attention is cared for immediately.



2 CALL 911 RIGHT AWAY

This is critical if anyone is hurt, but even if no one appears to be injured, you need to report the crash to law enforcement.

3 SEE A DOCTOR AS SOON AS POSSIBLE



Even if you feel fine, you could have an injury with delayed-onset symptoms such as a traumatic brain injury or internal bleeding. You need to get a full medical assessment as soon as possible. In addition to protecting your health, this protects your legal rights – in Florida, if you don't seek medical care within two weeks of the accident, you cannot claim PIP benefits.



4 USE YOUR CELL PHONE TO TAKE PICTURES OF THE SCENE

That includes the vehicles, any damaged property, skid marks and any visible injuries. Take as many pictures as you can. This evidence could play a critical role if you later need to file a claim.

5 EXCHANGE CONTACT AND INSURANCE

INFORMATION WITH THE OTHER DRIVER(S)



That includes names, addresses, phone numbers, email addresses, insurance carriers and policy numbers. It's against the law to leave the scene of the accident before you've done this.



6 GET CONTACT INFORMATION FROM WITNESSES

Again, you need their names, addresses, phone numbers and email addresses. Witness testimony can be a critical part of your case if you later need to file a claim.

7 COOPERATE WITH POLICE



Do your best to remain calm and answer the investigating officer's questions truthfully to the best of your knowledge. Make sure you stick to the facts of what happened.

8 REPORT THE ACCIDENT TO YOUR INSURANCE COMPANY

You need to call your insurance carrier and report the accident in a timely manner in order to file a claim. Again, stick to the facts of what happened and don't allow them to take a recorded statement. Don't speak to the other party's insurance company at all – you need to get legal representation first.

9 DON'T ACCEPT THE INITIAL SETTLEMENT OFFER

Once you've taken the insurance company's money, you can't come back for more later. That's why insurance companies try to settle out legitimate claims early for small amounts of money. That first offer is almost certainly less than the full value of your losses, so make sure you speak with an attorney first.



10 DOCUMENT EVERYTHING

Write down everything you recall about the accident as soon as possible after it happens. Keep a journal of how your injuries have affected your life on a day-to-day basis, including every medical appointment. Don't share this information with anyone other than your lawyer.

11 SEEK LEGAL REPRESENTATION



You need to contact an attorney right away after a serious crash. As your lawyers, we will conduct an independent investigation and gather important evidence before it disappears. We can also deal with the insurance companies on your behalf, protecting your legal rights while you focus on getting better.

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