

A few years ago, a friend of mine was studying for the bar exam when she got into a car accident. She was completely stopped on the freeway when a driver who was in a rush to get to work rear-ended her car. The collision was so strong that everything in the car flew to the front. Somehow, my friend was able to pull over onto the right shoulder and out of traffic. However, she was so shocked by what had happened that she couldn't do much else.

Luckily for her, the driver who had hit her did the right thing and called the police. After the police made it to the scene, my friend and the other driver exchanged contact and insurance information, and my friend made it to the hospital. While she didn't feel hurt right away, as time went on she felt increasingly stiff in her neck and back. Suddenly, she had to worry not just about her bar exam but also about her wrecked car, medical bills, dealing with insurance, and a whole host of other problems. What was she going to do?

This may be a situation that is familiar to you. If you haven't been in a serious car crash, you probably know someone who has. Driving daily is a matter of necessity for almost everyone. We need to drive to work, to school, to the grocery store, and several other places too. Even we have been lucky enough to avoid an accident, one could happen at any time no matter how carefully we drive. Therefore, it is important to be prepared to deal with this situation should it happen to you.

Most people know some of the basic steps to take when they get into a car accident. Get the other driver's contact and insurance information. Call the police. Maybe call family or someone you know you can trust for help. Doing these things is important; you should always do these things if you end up in a crash. But it is not enough. Based on my friend's personal experience, and the experiences of personal injury attorneys who have represented many clients who have been in car accidents, here are some things people should always try to do after they have been in a crash:

- 1) Take photos of the vehicles at the scene, especially of any vehicle damage. If you suffered bodily injuries and they are visible, take photos of those too.
- 2) Contact your insurance company to tell them about the crash as soon as you can. Many insurance policies require that you report an accident immediately. But if your insurer asks about your injuries, simply tell them you are not sure if you are hurt, and that you will need to see a doctor. You need to be absolutely sure what the extent of your injuries are before you share any of that information with your insurer.
- 3) Always go to the emergency room or local urgent care clinic if you are feeling pain, dizziness, confusion, or if you lost consciousness in the crash. Do this even if you think that you are not hurt that badly.
- 4) Injuries are not always apparent in the moment of the crash, and sometimes take days or weeks to surface. Follow up with your primary care doctor if you experience symptoms after the crash. Even if a long time has passed, it could be related to the accident.
- 5) Use caution when speaking to anyone at the scene because your words and statements may be used against you in a civil case. Many people are in shock after a car accident, and you may not accurately remember what occurred and what you were doing. It's always okay to tell people that you don't remember exactly what happened. Always try to tell the police exactly what happened to the best of your ability, but don't guess if you

don't know. Just say that you don't know, that you can't remember exactly, or that you're not sure.

- 6) Keep receipts of all expenses related to the accident and any letters or other correspondence you receive from any insurance company or other driver. You may need these when you are later filing a claim with the insurance company. When thinking about expenses, it is better to think broadly. Paying for a rental car or medical treatment is a clear accident-related expense, but so is buying new pants because you need clothes that will go over the large brace you now need to wear on your right leg. Be sure to also keep records of any work you miss because you may be able to recover any lost wages caused by the accident.
- 7) Strongly consider hiring an attorney. This is not the time to try to save some money by dealing with insurance companies and other drivers on your own. Especially if you suffered physical injuries, you may not be in the right physical and mental condition to deal with these issues on top of trying to heal and recover. Even if you haven't been physically hurt, a wrecked car can massively disrupt to your normal day-to-day life. Trying to file an insurance claim while you're also trying to figure out how to get to work and drop your kids off at school without a car is a fool's errand. A good attorney can take care of the insurance side of things and recover more money for you, even after you pay his fee, than if you do it on your own.
- 8) Before hiring an attorney, meet with him or her in person. It is a good idea to meet with at least two attorneys before deciding which one to hire. A typical fee is about 1/3 of whatever the attorney manages to recover on your behalf. This may sound like a lot, but again, a good attorney will be able to get more money for you even after paying his fee.
- 9) If you hire an attorney and you receive a call from the other driver's insurance company, do not speak to them. Tell them only that you have hired an attorney and give them your attorney's contact information. If you haven't yet decided whether to hire one, tell the insurance company that you are seeking representation and cannot talk at that time. Once you have an attorney, you should never be communicating directly with the insurance company. That is your attorney's job.

These are some of the things my friend wished she would have done when she got hit by the other driver. These are things that many of our clients forgot to do when they got into their accidents. To be fair, it is hard to keep all of this in mind right after you've been in a car crash. But the more we educate ourselves on how to respond to a disaster, the better able we will be to respond well when it happens. With these tips, hopefully you will be better prepared too.