

Your Car Accident Guide:

The Necessary Steps to a Successful No-Fault Personal Injury Claim



When involved in an auto accident, there are several immediate steps that need to be taken to ensure you receive the best possible outcome with your claim. They are as follows:

1. **STOP.** Stop and pull over to a safe place. If the vehicle(s) are not drivable, do not move them, and activate the hazard lights on each vehicle to alert oncoming traffic.
2. **CALL THE POLICE.** It is important to always contact law enforcement in the event of an accident. No matter the damage, no matter if there are injuries. This will allow for evidence of the facts of the accident, and is written proof of the liability of each car for the accident (for example, if the other driver stated that it was their fault). If not documented, this could lead to changes in stories and may lead to problems with liability. Have documented proof, always.
3. **HAVE AN AMBULANCE ON SCENE.** Have law enforcement dispatch emergency medical staff. Sometimes injuries take several minutes, or even hours or days, before you feel the pain from them. It is always important to seek immediate medical attention from a hospital after an accident, especially if liability of the other car is clear (if you were rear-ended, for instance).
4. **EXCHANGE INFORMATION WITH OTHER DRIVER.** Be sure to exchange your name, phone number, address, e-mail address, and insurance information with the other driver.
5. **GET WITNESS INFORMATION.** If there were any witnesses to the accident that were not directly involved (people not inside the vehicles), get their name, telephone number, and e-mail address. Steps 4 & 5 can usually be completed while waiting on law enforcement to arrive.

If followed, the steps above can ensure that your accident is properly documented and that you have immediate documentation of any injuries sustained. **It is important to call our office at (706) 353-7722 once you have been released from the care of the hospital to begin the legal process of compensating you for your injuries.** Continue to Page 2 for more important information regarding your claim.

Call our office at (706)353-7722 for your free consultation

Keep in mind these important facts regarding personal injury claims:

- Each person inside of the vehicle has a separate injury claim, so it is important that you all seek treatment in the event of an accident.
- Follow through with any further recommended treatment from the hospital, especially if you continue to experience pain. You have the right to treatment for any injuries sustained in the accident.
- Any gaps in treatment, or any period for which you did not have treatment for injuries sustained in the accident, can work against you. Make sure to keep up with your recommended treatment and do all that is prescribed to you.
- Do not stop going to treatment because you feel it isn't working. This may be because you are not getting the appropriate treatment. Speak up! Tell your doctor you are not improving, and they may refer you to another specialist that can better assist you for your injuries.

Recommendation for protection in future accidents:

Although adding this coverage after your accident is too late, adding the following coverage to your auto policy will ensure that you have the most protection in the event of an accident:

- **Medical Payments Coverage-** Medical Payments Coverage, also known as "med-pay", is a type of automobile insurance coverage that applies regardless of who was at fault in an accident. If you are a covered driver and you suffer an injury, med-pay will pay your medical expenses. It also may apply if you or a passenger is injured in a covered vehicle. In most cases, you will not be required to repay your med-pay coverage back to your vehicle insurance. This is a benefit you already pay for in your annual premium, if you choose to have it. The cost to add Medical Payments coverage to your policy is usually minimal, especially considering the benefit it provides. Check with your insurance company to see how much it would cost to add this to your premium.
- **Uninsured/Underinsured Motorist-** This type of coverage can apply if you were involved in a hit and run accident and the driver was not found, the at-fault driver does not have enough insurance to cover your sustained injuries, or if the driver simply did not insure their vehicle for one reason or another (nonpayment of premium, etc). It is important to protect yourself if the negligent driver's insurance cannot. Call your auto insurance provider for more information.

We hope you found this information helpful. Contact The Lariscy Law Firm right away to ensure you the best possible outcome for your losses.