

To **DO** List

after an accident

Would you be better served having an attorney help with this list?

- Gather information from multiple sources, if you can** – names, numbers, statements, records of everyone on the scene – especially driver, police officers, witnesses, and EMT personnel. Get the other driver's insurance information.
- Take photos** of the accident scene immediately after, making sure to include all vehicles (especially your own). Photograph any skid marks as well.
- Save all evidence** in and around your car at the scene...pieces of your car or the other drivers car.
- Deal with the insurance adjuster**, who will ask questions about the accident and your injuries. They may insist on a statement.
- Make sure you know what to say** and what **not** to say on a recorded statement.
- Get medical attention** for any injuries and symptoms. Go to all appointments. Follow doctors' orders.
- Determine who is paying for your treatments**, or will be expected to.
- Be aware of liens** the hospital/medical provide may immediately ask you to sign, if you don't have health insurance.
- Obtain and keep track** of all medical records – diagnoses, tests, and bills, including those from physicians, hospitals, clinics, ER, and EMT.
- Use your health insurance** for its full array of coverage. Keep track of all insurance details carefully and promptly.
- Obtain the police report.** Read it thoroughly to determine if there are mistakes or inconsistencies.
- Review your entire auto insurance policy** (including the "summary booklet") to make sure you understand the terms.
- Research whether you can use **another family/household member's policy.**

Please turn over, there are more



- If you have to take time off from work due to your injury - or you lose your job,** keep track of lost wages and all records relating to employment. Handle any possible appeals of the employer's decision to terminate.
- Determine if **uninsured or underinsured** motorist coverage is going to be a factor.
- Check to see if **MedPay or PIP** is available.
- Document and copy all reimbursements** received from the insurance company for any expense.
- Where's your car? Who's paying for storage?** Would your collision coverage pay after it leaves a tow lot?
- Keep a journal** – on everything the insurance company, doctors, police officers and witnesses say.
- Track and record your healing process** (or lack of progress) in writing and in periodic photos, if injuries are visible. Include how you are feeling. Record everything you have to do as a result of the accident.
- Get your car independently appraised.** If repaired, have damage/problems/repairs documented by a mechanic.
- Keep a log** of your mileage and other expenses to get to and from all medical appointments.
- Prepare for your own formal negotiations with the insurance company,** if they give you the opportunity. The insurance company is interested in keeping its costs down. Know all the traps you may face.
- Make sure you understand all the legal/financial aspects of any settlement offer, for the short and long term.**
- Assess whether a proposed settlement offer fully accounts for your **future medical needs.**
- Research the time limitations** you have to file your insurance claim.
- Thoroughly research auto repair shops.** Beware of the potential pitfalls of "direct repair program" (DRP) shops the insurance company might try to steer you toward.
- Get reimbursement for diminished value** for your car if you qualify.
- Get it in writing!** Make sure all settlement offers are in writing and that they detail all damages covered.

These are just 29 actions you may need to take after an accident – there could be dozens more you need to get done.

Let us help. 1 (800) 800-5959 or callthehammer.com