

## **In Case of An Accident**

### **IDENTIFY DRIVER(S) AND WITNESSES**

Obtain the other driver(s) name, address and phone number. Write down the license plate and registration numbers of the vehicle(s) involved in the accident. Ask the other driver(s) to show you their license, give you their phone numbers, insurance company name and policy numbers. It is also VERY important to obtain the names, phone numbers and addresses of all eyewitnesses.

### **COMMENTS AND STATEMENTS**

Do not discuss the accident with anyone except the investigating police officer, and then, only the basic facts. People upset by an accident may sometimes mistakenly admit fault. If you have any responsibility, an investigation will provide that information. If you do not, but you made a unwise statement, it may be misconstrued and brought up against you later. If it is a serious accident involving injury, you will only want to make statements to your lawyer.

### **TAKE NOTES AND PICTURES OF THE ACCIDENT**

Make your own written notes of all significant circumstances concerning the accident. Even crudely drawn sketches can be very helpful. If you or someone else has a camera at the scene, take pictures to preserve skid marks, the position of the vehicles and other physical evidence that will likely disappear after the accident.

### **DEALING WITH THE POLICE**

An arrest at the scene does not necessarily indicate civil liability, so do not resist. Any statement may be used as an admission, so it is very important to make no statement until you have secured representation from a qualified attorney.

### **WHEN TO LEAVE THE ACCIDENT SCENE**

Unless your injuries require otherwise, do not leave the scene of an accident until you have assisted the injured, protected the scene, called police and assisted them, obtained and recorded the information listed above. Remember that even serious injuries are not always evident at the time of the collision. See your doctor immediately and advise any of your passengers to do the same.

## INSURANCE REPORTS AND NOTIFICATIONS

Do not give a statement to anyone without first consulting your lawyer.

After you have spoken to a lawyer you may then notify your insurance representative and document this notification. Failure to notify your insurance company may constitute grounds for your insurance company to deny coverage for your accident.

## CLAIMS MADE AGAINST YOU

Refer all claims against you to your insurance company. Do not pay or promise to pay any claimant. Immediately forward all papers on to your insurance company

## CLAIMS MADE BY YOU

Your insurance policy may also include provisions for payments to you and passengers for medical expenses regardless of who is at fault. If you suffer personal injuries and damage from another's negligence you may have legal right to recover money for these losses. An attorney is best equipped to advise you as to your legal rights to recover a fair and reasonable settlement. Protect your legal rights and seek competent legal advice.

**These suggestions are not intended to replace a legal consultation with an experienced attorney. Contact The Kantor Law Firm for a free consultation. 1-877-SKANTOR**