

# What Do I Do If I've Been In A CAR ACCIDENT?



No one wants to be in a car accident; but if you are, we've got you covered with the below tips to help you be prepared.

## CHECK FOR INJURY



If anyone is injured, **dial 9-1-1**.

If you are injured and find it difficult to breathe or move, stay calm and wait for emergency services to arrive.

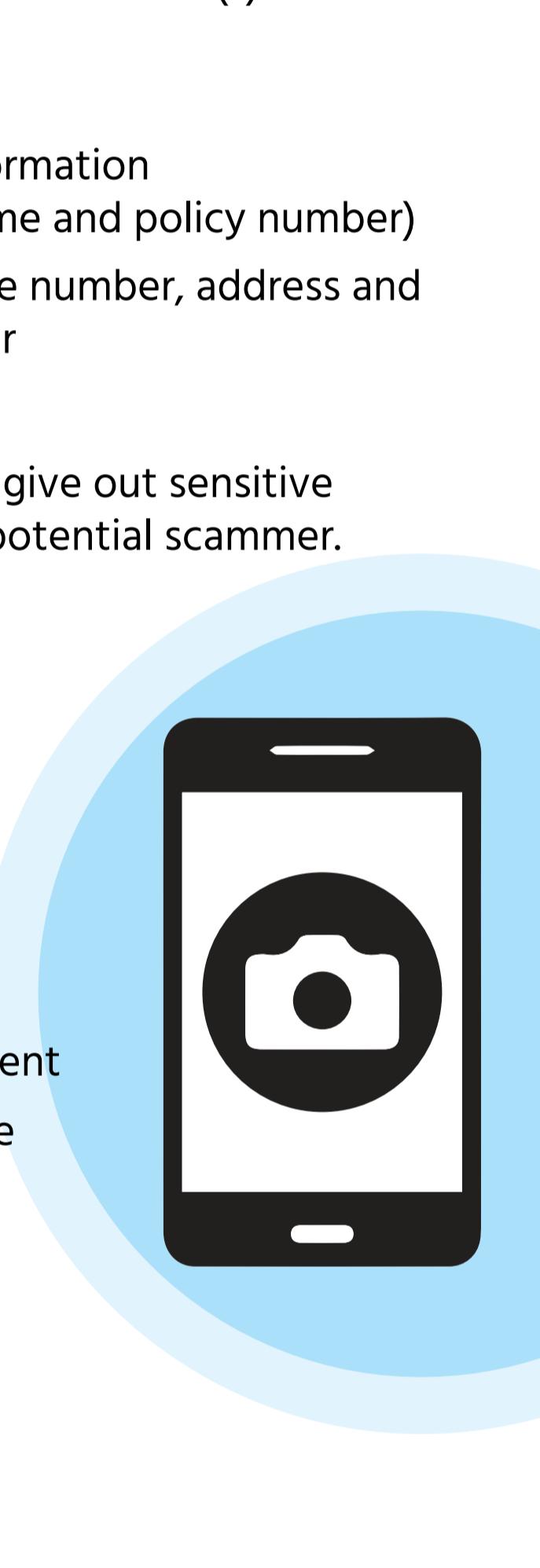
If you are able to do so safely, exit your vehicle and determine if persons in other vehicles or bystanders are injured. If so, call emergency services.



## DO NOT LEAVE THE SCENE

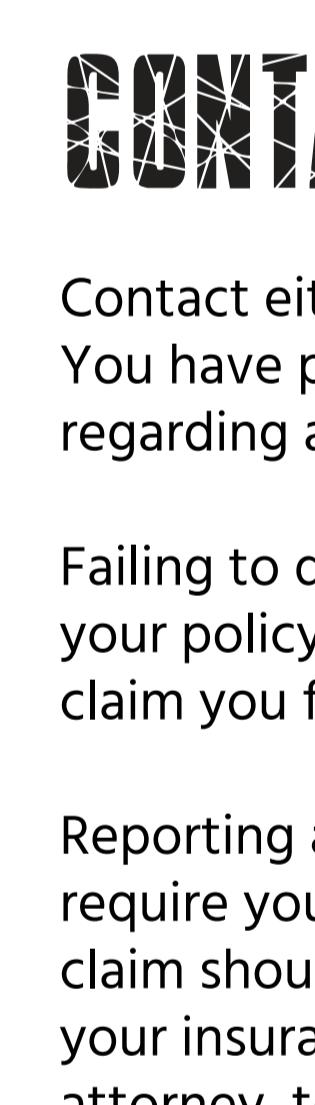
**IMPORTANT:** Even if no one is injured and the damage to vehicles or other objects is minimal. Doing so can cause your driving privileges to be suspended or revoked.

Leaving the scene when there has been an injury or property damage is a crime in every state. Wait for police to arrive and only leave after they have given you permission to do so.



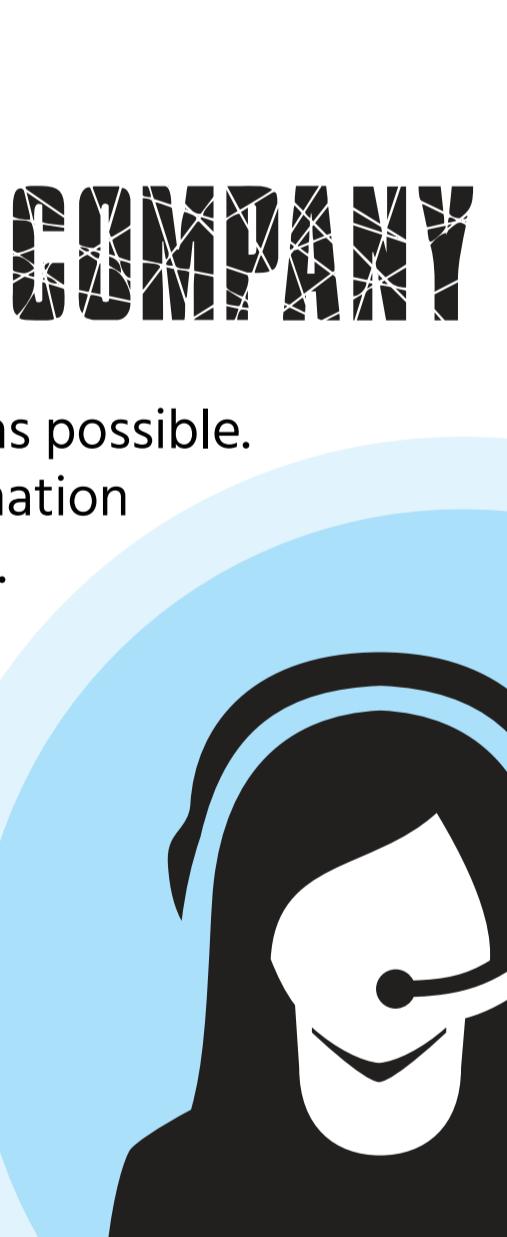
## AVOID MOVING YOUR VEHICLE

Unless the accident appears to be minor and you are blocking traffic or you are endangered by oncoming traffic, it is best to not move your vehicle. The position of all vehicles involved may be important in determining who is at fault for the accident and to what degree. When in doubt wait for the police.



## CALL 911

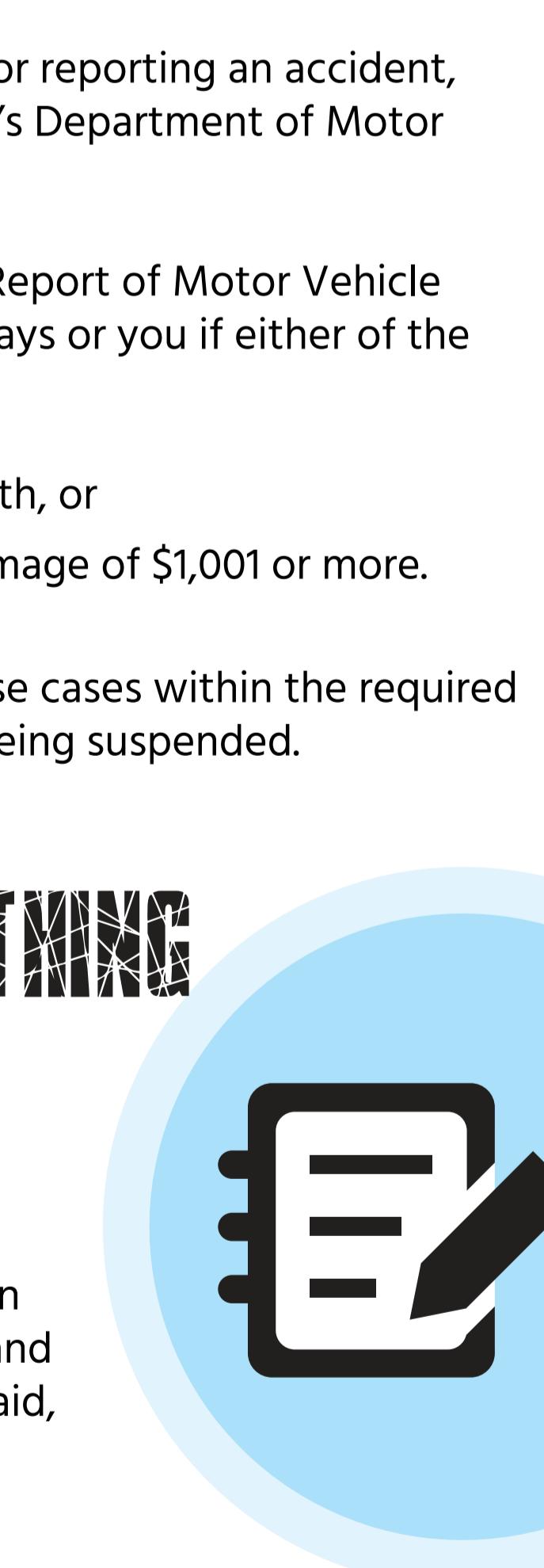
Police officers will speak to everyone involved, including witnesses, and compile an accident report, which may be instrumental when you or other parties later contact your insurance company and DMV.



## DO NOT ADMIT FAULT

Emotions can run high and it may feel right to apologize and/or admit fault. Do not do this. It may turn out that you were mistaken and the accident was not your fault.

Otherwise, you may irreversibly affect your ability to recover damages from the accident.



### DO NOT

🚫 Promise to pay for damages yourself

🚫 Receive money for damages to your vehicle.

🚫 Never agree to resolve the matter without getting your insurance companies involved.

Limit your conversations about the accident to the police, emergency personnel and your insurance company. Do not lie.

## COLLECT INFORMATION

The most important information to collect is from the other driver(s):



- ✓ Name
- ✓ Insurance information (company name and policy number)
- ✓ Driver's license number, address and phone number

Share your information with the other driver(s). **Never** give out sensitive information such as your Social Security Number to a potential scammer.

Next, obtain the name and contact information of any witnesses to the accident. Note the names and badge numbers of the police officers.

### Take Photos Of:

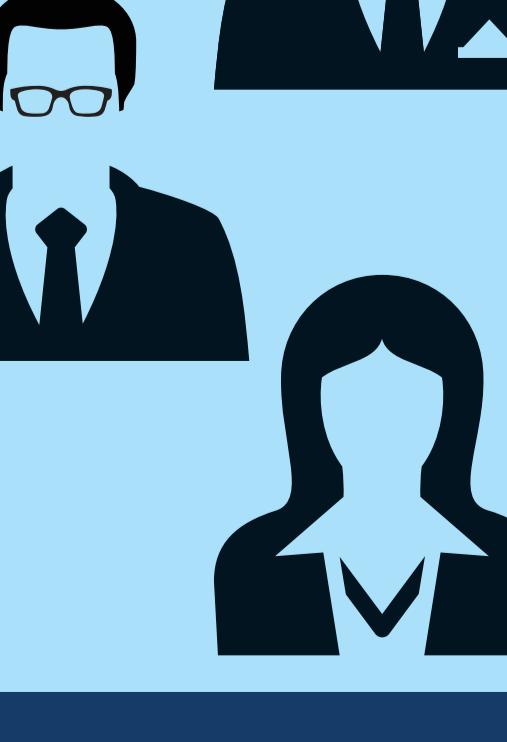
- Driver's documents
- Scene of the accident
- Your vehicle and other vehicles involved in the accident
- License plates and, if you can, the VIN of each vehicle
- The road conditions, skid marks, debris, malfunctioning street light, etc.



## WRITE IT DOWN

Write out a detailed account of exactly what happened, including:

- Time of day
- What direction you and the other vehicles were traveling
- Weather conditions
- Visibility
- Traffic conditions
- Address or nearest cross-street where the accident took place, etc.



## CONTACT YOUR INSURANCE COMPANY

Contact either your insurance agent or company as soon as possible. You have promised to promptly provide them with information regarding any motor vehicle accidents you are involved in.

Failing to do so, even if the damage is minor, may void your policy or allow them to refuse to pay out on a claim you file.

Reporting an accident to your insurer does not require you to file a claim. The decision to file a claim should be made after you have consulted your insurance agent, if you have one, and/or an attorney, to weigh the possible advantages and disadvantages to doing so.



## FILE AN ACCIDENT REPORT



States vary on their requirements for reporting an accident, so be sure to check with your state's Department of Motor Vehicles as to your obligations.

In New York State, you must file a Report of Motor Vehicle Accident with the DMV within 10 days or you if either of the following are true:

- The accident caused injury or death, or
- The accident caused property damage of \$1,001 or more.

Failure to report an accident in these cases within the required 10 days may result in your license being suspended.

## KEEP A RECORD OF EVERYTHING

If you require medical treatment either immediately or in the days and weeks after an accident, keep a record of every visit.

Keep a journal or a diary of all correspondence between you and your insurance company, including the dates and times of all phone calls, who you spoke to, what was said, and all emails.



## DON'T SIGN ANYTHING

It is extremely important to consult an attorney before signing anything, especially if it comes from another driver's attorney or insurance company.



## CONTACT AN ATTORNEY

If you, or anyone you know, has been injured in an automobile accident of any kind, the attorneys at Harding Mazzotti, LLP have a wealth of experience in dealing with insurance companies and in protecting your rights to receive the compensation you're entitled to.



Our attorneys handle all types of motor vehicle accidents, including those involving automobiles, motorcycles and all types of truck accidents, from eighteen-wheelers to delivery vans.

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