THE MOTORIST'S ACCIDENT GUIDE

To be stored in the glove box of your car.

Use immediately following an accident.



AFTER AN ACCIDENT: STEP BY STEP GUIDE

Familiarize yourself with this guide and keep it in your vehicle.

Regardless of how minor an accident may seem, gather all of the information in this guide:

- Internal injuries may take time to appear, and can be extremely serious and expensive to treat.
- Hidden vehicle damage can be very costly.
- In the event of fraudulent claims against you, this information can be invaluable.

1	Keep calm. Think before you act. Don't argue with the police or other parties involved.
2	If possible, do not move your vehicle. Fault can be determined more accurately if the police can view the accident scene before the vehicles are moved.
3	First things first: check for injuries. Try to determine the nature and extent of your and your passengers' injuries - do not move anyone with apparent injuries until trained medical help arrives. Do not deny the possibility of injury.
4	Call the police as soon as possible with an accurate description of the location of the accident.
5	QUICK! Collect witness information before traffic and pedestrians move away - obtain names, addresses and telephone numbers of witnesses not involved in the accident
6	Do not discuss the accident with the police when the other driver(s) is (are) present. Do not discuss the accident

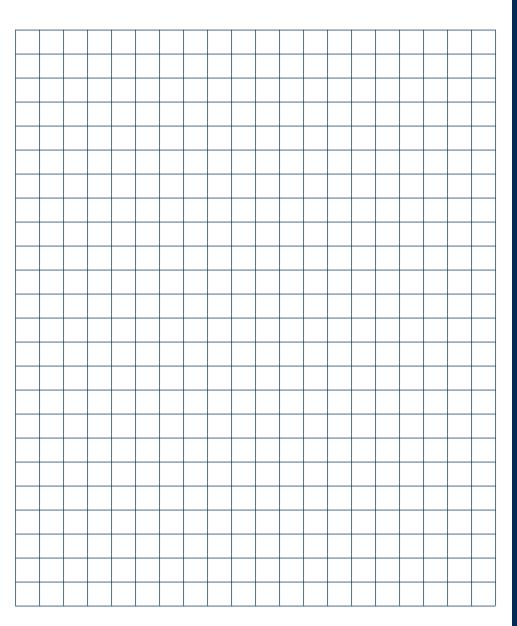
with the other driver. Do not admit any fault.

Get the following information for each driver and vehicle involved:

DRIVER (Copy from license):		
Name		
License #		
Address		
Home phone		
Work phone		
Cell phone		
VEHICLE (Copy From registration and insurance card):		
Insurance co.		
Policy #		
Make / model		
License plate		
Owner (if different from driver)		
Address		
Phone		
Get the following information from the police officer:		
Name		
Badge #		
Jurisdiction City / County		
Accident report Available (date / where)		

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Draw a diagram of the accident, showing the position of the vehicles before and after the accident; show direction by arrows.





Day / Time of Collision
Weather
Road Conditions
Speed Distance (if measurable or walk it)
Comments Heard (Exactly)
Take pictures. Use a disposable camera stored in your glove box,
or a cell phone with a camera, take photographs of the accident
scene, damage to all the vehicles, skid marks, etc. Make descriptive
notes for each photo.

When to Hire an Attorney

Immediately after an accident, contact a qualified attorney and then contact your insurance company. Answering questions from company representatives and insurance companies can be confusing and, frankly, intimidating.

Having an attorney on your side who knows how to handle the situation will lower stress and confusion. There may be remedies and options you have no way of knowing.

If you feel you can't afford an attorney, call anyway. Contacting legal representation could be the smartest move you make in today's legal climate. If a case isn't closed in proper legal fashion, a lawsuit could arise several years later for which you are unprepared.

Know your rights before you compromise them. Insurance companies have vast experience settling accident claims. Before you make a recorded statement on the phone or sign a waiver, medical authorization, or release any other documents, you should consult with a lawyer.

A qualified lawyer can help you navigate the through the unfamiliar and often confusing insurance claims process following an accident, can help you obtain medical care, and can help ensure that your legal rights are protected.



