

## **THE FIVE MOST IMPORTANT THINGS TO DO IF YOU ARE IN A CAR ACCIDENT**

When you are involved in a car accident caused by another driver, in most instances you are entitled to recover the money it cost to repair your car, to have your medical bills paid, and to receive compensation for the pain and suffering and loss of your normal life that your injuries may cause. However, being involved in a car accident is a scary and confusing situation. Often times it is difficult to think clearly about what actions you should take to protect your rights.

**Therefore, through my extensive experience as a personal injury and workers' compensation attorney, I have compiled a list of the five most important things you should do if you are ever in an automobile accident:**

### **1. STOP AND CALL THE POLICE.**

It is critical that an accurate report of the accident is made, even if you do not believe that you have been seriously injured. It is important to remember that many times after an accident, you are in shock and will not feel your injuries for hours and sometimes even days. Calling the police will guarantee that if you are injured there will be a record of the accident, how it happened, the drivers involved, and any witnesses that may have been at the scene – information that is critical to protect your rights later.

### **2. SEEK IMMEDIATE MEDICAL ATTENTION.**

If you are even in minor pain you should seek emergency medical care as soon as possible to be sure that your pain is documented. Do not try “to tough it out.” The longer you wait to receive treatment for your injuries, the more likely and possible it is that the insurance companies will try to not pay for your injuries by blaming them on something else. If you were not taken to the hospital from the scene of the accident and are experiencing any pain whatsoever, get checked out at the nearest hospital emergency room. This helps connect your injuries to the accident.

### **3. IF YOU ARE PHYSICALLY ABLE, GATHER AS MUCH INFORMATION AND PHOTOGRAPHS AS POSSIBLE.**

Obtaining the other driver's address and insurance information, as well as the addresses and phone numbers of any witnesses, will help to file your claim with the insurance company and to preserve the evidence of how the accident happened. You should take photographs of the damage to your vehicle and the surrounding area. Take plenty of pictures of your car's damage before it is repaired or totaled. Some physical injuries will begin healing almost immediately, so you want to take pictures to document those as well.

#### **4. DO NOT ADMIT FAULT AND DO NOT SPEAK TO ANYONE AT THE ACCIDENT SCENE.**

Other than to provide the police with your identifying information and version of events, you should avoid speaking to anyone else at the scene other than to obtain their identifying information. Get a police report so that it is documented that the accident was the other person's fault.

#### **5. IMMEDIATELY CONTACT A LAWYER BEFORE SPEAKING WITH ANY INSURANCE COMPANIES, INCLUDING YOUR OWN.**

An experienced accident lawyer will help you fight with the insurance companies involved in your case to ensure that you receive the maximum compensation that you deserve. It is critical to remember that the insurance companies do not have your best interests in mind and do not make money by giving you money. They may try to take a recorded statement to use against you later or try to settle your case with you for a lot less than you deserve. Therefore, you should never speak with any insurance company involved in your case or sign any papers from them prior to speaking with a competent and experienced injury lawyer.

*About the Author: Charles N. Therman is a highly experienced and successful injury lawyer located in the Chicago land area who only concentrates on all types of injury and accident cases. The information you obtain from this article is not, nor is it intended to be, legal advice. You should consult an attorney for advice regarding your individual situation. I invite you to contact us at (773)545-8849 and welcome your calls, letters and electronic mail.*