

## What To Do After a Car Accident

Statistics make it clear that driving a car in America can be life-threatening. Car crashes are a leading cause of death and injury in the United States, with approximately **30,000 people** losing their lives each year in traffic accidents.

In addition another 2 million people are injured in America every year from automobile accidents, which means about 5500 people were be injured in a **car accident today**.

We have put together an in depth article on what to do **after being involved in a car accident** (as a passenger or driver) and hopefully this information will help answer any questions that you might have.

Car accidents (and especially fatal car accidents) are mostly avoidable and are usually due to human error. Plan ahead and be prepared in case you get into a car accident.

### 14 Steps To Take After Being in a Car Accident

1. Stop Immediately
2. Secure the Scene
3. Call the police
4. Take photos
5. Create accurate records
6. Exchange Information
7. Report the accident
8. Seek medical attention
9. Keep a file
10. Locate any witnesses
11. Don't admit fault
12. Understand your insurance
13. Contact a lawyer
14. Remove belongings from car

# 14 STEPS TO TAKE AFTER BEING IN A CAR ACCIDENT



## PROTECT THE SCENE

You can make the accident scene safer by lighting flares and turning on your hazard lights/emergency flashers. Always keep a fire extinguisher in the car to keep you safe when you wait in the darkness.



## STOP

Don't leave the scene of an accident, even a minor one.

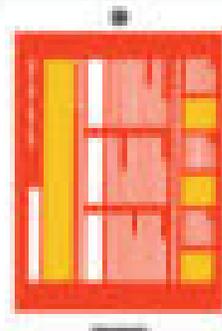


## CALL THE POLICE

Even when there are no serious injuries, you want to call the police. You might need a police report for the claim with your insurance company, even if it's just to claim damage on your vehicle.

## MAKE AN ACCURATE RECORD

When the police officer arrives at the accident scene be sure to explain exactly what happened. If you aren't sure about something then let them record that. But don't guess or speculate any facts. If you are asked about injuries and you aren't sure then say you don't know. A lot of times the pain and injuries from an accident don't show up until later on after the wreck.



## TAKE PICTURES

Hopefully everyone has a cell phone with a camera so be sure to take pictures of the accident scene, and any damage done to the vehicles involved. If you have any physical injuries then be sure to photograph those as well. If you can't take pictures of the scene of the accident then just go back as soon as possible.

## EXCHANGE INFORMATION

Usually the officer at the scene obtains this information. In case the police does not respond to the scene you should obtain name, address, phone number, and insurance information of



# What's My Claim Worth?



To value what your claim is worth, have a look at how your insurance or any insurance company would value your claim after a car accident. The insurance provider usually looks at the type and amount of damages inflicted followed by the percentage fault.

Determining compensation for your car accident injuries can be very complicated and a long ordeal, which is another reason it's wise to hire an experienced car accident attorney.

## Factors that affect the value of your claim might include:

- The police report
- if and when you sought medical attention
- pre-existing injuries,
- witness testimonies
- photographs from scene
- DUI charges related to accident



## Most Common Car Accidents

1. Rear end collisions

2. Single vehicle crashes
3. T-Bone/sideswipe accidents
4. Vehicle rollover
5. Head on collisions
6. Single car accidents
7. Intersection accidents

## Some Things to Include In Your Claim

### Emotional distress, Pain and suffering

Emotional distress, pain and suffering as a result of a car accident can be devastating on so many levels. In case of a serious accident which leaves a person disfigured, the said person experiences emotional distress like embarrassment, humiliation and shock. Fear, anxiety or post traumatic disorder PTSD may occur especially if you suffer serious bodily injury.

Mental anguish is also a possibility once you are involved in a traumatic car accident. This should not be taken lightly or dismissed just because of the lack of physical injuries. Make a point of speaking to an attorney and give your full account on instances where the accident has caused any emotional distress.



### Medical Bills

This includes all the medical expenses acquired from the services provided and products purchased to treat your injury that the insurance company is required to reimburse or pay for. Even though most of the medical expenses can be recovered, be aware that this is in exception to the medical exams you will be required to take for litigation process.

The full amount of your medical expenses is crucial as it's usually used as a standard in determining the full extent of damages as well as the amount and type of medical damages which may also impact other damages such as emotional distress, wage loss and pain and suffering.

In the event you might need further medical care such as post settlement ensure your doctor and other medical specialist give their advice on how much it will cost so as it may also be included as part of the settlement.

### **Loss of Income**

Income lost as a result of an injury from a car accident should be included in your claim. You may have lost time from employment because of a serious injury or you may never be able to return to your previous work because of a permanent injury.



The claim should compensate you on what you should have earned if you hadn't be injured and taken time off work. Also include lost earning capacity in your claim if it likely for the injury to limit your earnings.

### **Companionship abandonment**

Loss of a partner by a spouse is referred to as loss of consortium, which covers loss of companionship, aid, comfort, partnership and affection as well as sexual relations.

The jury takes into account life expectancies, the stability of the marriage and the care provided in the marriage before the car accident before determining the degree of loss of the benefits from the marriage and how much loss has occurred due to the accident. Other damages an insurance company will pay also include property damage.

## **How Long After Accident to See Doctor/Claim Injury**

Holding off before seeing a doctor after getting involved in a car accident is a bad idea. Visit an emergency room after leaving the scene as injuries from the car accident need documentation. A medical doctor is required to document the injuries for a lawyer.

It's advisable to see the doctor (or claim an injury) within 72 hours (3 days) after getting involved in a car crash. 72 hours is within a reasonable amount of time to seek medical assistance in case of an injury from the car accident as insurance companies use computer software to determine injury claim.



Most medical doctors and physical therapist require money upfront before attending to a car accident victim. It's worse in some states where doctors require you to pay instead of filing a car wreck under your medical insurance which most people can't afford. Since the 72 hours are so crucial, it's important to contact a lawyer.

They will guide you and help you get an accident doctor in time as per the insurance companies' time frame. It's also okay to see your family medical doctor, seek urgent care or go to the emergency room. Finding a doctor after an accident is crucial to any car accident lawsuit and more importantly it's the best way to ensure all of your injuries are examined and cared for.

A chiropractor is also recognized as a physician by the computer software used by insurance companies. They normally give you a similar examination as any other medical doctor would but they don't prescribe any medication to you.

An accident doctor is important as he offers treatment and documents your injuries extensively for a maximum settlement as deserved. Having no health insurance should not be used as an excuse for you not to see a doctor after an accident. Things like whiplash can be diagnosed and treated, but waiting to see a doctor can only prolong recovery.

## Plan Ahead

Be prepared in case you get into a bad car accident.

# Common Injuries/Symptoms From a Recent Car Accident



Everyone reacts differently to a car accident regardless to the extent of the damage caused. Some injuries are mental or emotional while others are physical injuries. Sometimes physical issues take up to a week before any apparent signs are noticeable.

Care provided in the first six weeks is usually conservative with the healing program comprising of massage, physical therapy and chiropractic care. If pain still persists 6 weeks into conservative care its advisable to seek an interventional pain doctor for injectable treatments.

Automobile accidents can be the worst thing you'll ever experience, and even minor car accidents can be physically, mentally, and financially draining. Sometimes serious physical injuries might not be visible or offer any warning signs for several days, which is all the more reason to be overly cautious after being in a car crash.

Below are some of the common symptoms that can appear shortly after a car accident.

## **Numbness, Stiffness or pain on the neck and shoulder**

This is a sign of whiplash injury from a recent car accident that causes a loss of feeling in hands and arms. The loss of feeling could be a result of damage to the neck or even the spinal column. Research suggests that 20% of the people that develop numbness are usually in the rear-end vehicle. It's safe to take x-rays, CT scans or MRIs for proper diagnosis

## **Broken bones**

Any car major car accident (or even a minor car crash) can cause broken bones, fractures, sprains, etc. Having a leg or arm broken can seriously alter your day to day life (think about driving, riding a bike, or even taking care of your kids with a broken ankle) so getting immediate and proper medical care is crucial.

## **Post Traumatic Stress Disorder PTSD**

PTSD is very common after a car accident. Victims often experience flashbacks in vivid memories of the crash as well as nightmares or get the feeling the accident is recurring. The highest numbers of victims are children as they are highly susceptible.

### **Personality and or physical function changes**

These could be a sign of a concussion caused by traumatic brain injury. Car accidents are ranked as the third overall cause of traumatic brain injuries by The Centers for Disease Control and Prevention while it is also ranked as the second cause of death from traumatic brain injuries.

Some of the symptoms to be on the lookout are depression, hearing and vision problems, changes in personality and impaired memory and thinking.



### **Headaches**

Recurring headache days after a car accident may be an indication you are developing a serious problem after the accident like a blood clot, a concussion or a neck or head injury..

### **Abdomen pain**

Abdomen pain or swelling maybe a sign of internal bleeding; dizziness, fainting. Deep purple bruising is also another sign. Internal bleeding is a life threatening condition that needs immediate medical attention. Internal bleeding can sometime remain undiscovered for days.

### **Back pain**

Lower back pain is common in instances of rear and side impact conditions. Back pain experienced after a car accident is likely due to injury to the nerves, ligaments or muscles found on the back.

# Treatment for Injuries After Car Accident / Ways to Rehab etc.

Treatment in the initial weeks and months (after a motor vehicle accident) involves strength training and body mechanic instructions. In the event you don't get better 12 weeks into the treatment it is better to seek specialized treatment.

## Strength training

It is important to improve muscle strength so as to hold the neck and head in good posture during activities and while at rest. Strengthening of muscles is also vital in improving the range of motion.

## Body mechanics

Body mechanics describes the interrelationship between the upper body, neck, head and lower during movement and rest. Proper training gives the damaged tissue a chance to heal while proper posture reduces stress on discs muscles and vertebrae aiding the healing process.



## Medications

Medications are effective in controlling symptoms and should only be used as just a part of the treatment program. The choice of the type of medication is based on general medical condition and duration and severity of the pain.

## Spinal injections

Injections are helpful only up to a certain extent for some patients and it should only be a part of the treatment process. Some of these injections are epidural, facet and radio frequency neurotomy (RFN) that can be considered in cases of severe and chronic pain situations.

## **Spinal manipulative therapy SMT**

This type of therapy is mostly provided by osteopaths, chiropractors or physical therapists with special training. SMT is viewed as a safe way to get relief from symptoms for car accident victims. SMT is more effective when combined with strength training and body mechanics instruction. Spinal injuries are very serious.

## **Surgery**

Surgery is more necessary in the case of severe pain, when non operative care hasn't been of help, a psychologically healthy patient and if a patient is exceedingly disabled. Surgery is commonly done to alleviate pressure on a nerve or the spinal cord.

It's important to stay active and exercise daily to improve posture. Take into account the specialists instructions, be patient and take proper care for quick and full recovery.

## **What to do as a passenger after a Car Accident?**



It may be very confusing especially for a passenger once you are involved in a car accident. In case the insurance companies fails to agree who is liable, it even turns out to be a nightmare. If you were a passenger who was involved in a car accident, contact an automobile accident lawyer and consider:

### **Your health matters**

This is the first step you should take. Ensure you get medical help even if you don't have any visible injuries. In some cases, the injuries might be internal and can affect you later.

### **File a claim against the driver's insurance**

You first have to determine which driver was at fault. If the driver who was driving you was at fault, you have a legal right to file for claims against the insurance provider of that driver. You can then receive compensation for the injuries that you got. In case the passenger was related to the driver, they may not receive compensation.

If the driver who was at fault was the other driver, the passenger can still file claims. However, in this case, the passenger can only receive an amount equal to the total amount of the claim and no more.

If the passenger is at fault e.g. if they grabbed the steering wheel, the amount they were to recover will be reduced to the proportionate share of fault that contributed to the accident. These system is followed in majority of States while there are States where a person doesn't receive any compensation if they were at fault.