TEN TIPS: WHAT TO DO AFTER A CAR ACCIDENT



1. 911.

Get help by dialing 911. If you're hurt, ask for medical attention. A police officer will come to the scene and make a police report. You'll need that report later.



2. DON'T ARGUE.

Arguing with the other driver is not helpful.



3. WITNESSES.

Write down witnesses' names and contact information. Witnesses may not stick around until the police officer gets there, and even if they do, a busy officer may not talk to every witness. If you don't write down the names and contact information, the witnesses may be lost forever.



4. PICTURES.

Take photographs and videos showing how the vehicles came to rest.



5. INSURANCE, PART ONE

If you can, get a picture of the other driver's insurance card. The police officer will write down the name of the other driver's insurance company but not the insurance limits. That information may be printed on the card. Get pictures of the front and back.



6. BE RESPECTFUL.

Be nice to the police officer. Turn off your stereo. Put down your phone. Say "sir" or "ma'am." Be patient – if it takes the officer a long time to arrive, it's not the officer's fault. If you think the other driver was drinking or distracted, say so, and ask that the other driver be tested.



7. GET YOUR STUFF.

Remove valuable possessions from your vehicle. If your car is towed or you are transported by ambulance, it may be a long time before you see your car again.



8. DON'T POST.

Don't post anything about the collision on social media. Posting about the collision online can't help your case, but might hurt it.



9. LAWYER.

Call a good law firm that specializes in personal injury cases. Don't call a big advertising firm that you've seen on billboards, buses, or TV commercials. To get good service and the best settlement, call a smaller firm that cares about its clients.



10. INSURANCE, PART TWO.

Don't speak to any insurance company until you've spoken with a good lawyer.



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