

# WHAT TO DO AND WHAT NOT TO DO WHEN YOU GET INTO ACCIDENT

## YES, DO:

- Stop immediately. Report to a police station near you. Please make sure to report to a police officer, even if the accident appears to be minor, in order to avoid an accusation later that you hit and ran.
- See whether or not anyone is injured. Call an ambulance if the injury is serious. If you are injured, go to see your doctor as soon as possible.
- Prepare a complete and detailed accident report as soon as possible. Make the report available for the investigation. Keep a small camera in your car and take a photograph of the accident scene. If you were not able to take a photograph at the time of the accident, go back to the scene to take a photograph. A swift investigation is the key to success.
- Procure a witness or two. Ask a person near you whether he/she is willing to be a witness, if he/she refuses, then go to next person. Get the person's name, telephone number and mailing address.
- Start to write a diary. Focus on any pain and discomfort, or things you cannot do, due to the discomfort.
- Report to your insurance company. Some people do not want to report to their insurance company if the claim is small and there appears to be no injury in order to avoid the increase of premium. Be careful. What if the opposite party sues you for damages 6 months after the accident? It is also risky to handle a claim by yourself. However, if you want to deal with the opposite party by yourself without an attorney, make sure to receive a release on the back of your check as follows; "acceptance of this check will constitute full and complete settlement of all claims associated with the accident of (date)." When you report to your insurance company, make sure to follow the procedures specified. Keep a record of all the discussions and conversations with the agents and adjustors including dates and their names. This is necessary since you may need to contact them later again. make sure to keep a copy of all the correspondences.
- Obtain the police report immediately and review the accuracy of the report. If the report is incorrect, request a correction or file a supplemental report. Bring the copy of the police report and your insurance policy when you meet with an attorney.
- Please review your insurance coverage with your attorney or your insurance agent. If you have only a minimum coverage, your personal property may be affected. Uninsured motorist coverage is necessary to protect you and your family from the uninsured or underinsured motorists. When you or your passenger are injured, consult with an attorney immediately. An attorney will give you advice concerning your rights.

## NO,

- Do not say, “I’m sorry, it is my fault.” It may be a legally conclusive statement that requires in-depth analysis of law and fact. You may erroneously believe that you are at fault under the excitement. Instead, simply state what you observed if you are asked by an officer.
- Do not give any form of statement either recorded or written to an agent or claims adjustor of the opposite party’s insurance company without first contacting your attorney. Such statements may be used against your interest later at the court. Contact your attorney immediately.
- Do not hurry to settle your case. do not make an offer on the claim until your injury is resolved. It may be necessary for a doctor to determine if your injuries are permanent and stationary. Additionally, you will need to obtain all the bills associated with the accident for final determination of your damage.
- Do not guess or speculate on your legal rights. Consult with an attorney immediately when you or your family are injured.
- Do not waive your right to an attorney. You have the right to be represented by an attorney.