

To Do List

after an accident

- Gather information from multiple sources** — names, numbers, statements, records of everyone on the scene — especially drivers, police officers, witnesses, and EMT personnel, if you can. Get the other driver's insurance information.
- Deal with the insurance adjuster**, who will ask questions about the accident and your injuries. They may insist on a statement.
- Make sure you know what to say** and what **not** to say on a recorded statement.
- Get medical attention** for any injuries and symptoms. Go to all appointments. Follow doctors' orders.
- Determine who is paying for your treatments**, or will be expected to.
- Be aware of liens** the hospital/medical provider may immediately ask you to sign, if you don't have health insurance
- Obtain and keep track** of all medical records — diagnoses, tests, and bills, including those from physicians, hospitals, clinics, ER, and EMT.
- Use your health insurance** for its full array of coverage. Keep track of all insurance details carefully and promptly.
- Take photos** of the accident scene immediately after, making sure to include all vehicles (especially your own). Photograph skid marks, too.
- Obtain the police report**. Read it thoroughly to determine if there are mistakes or inconsistencies.
- Review your entire auto insurance policy** (including the "summary booklet") to make sure you understand the terms.
- Contact the at-fault driver's auto insurance company** to find out the specifics of their coverage.
- Research whether you can use **another family/household member's policy**.
- If you have to take time off from work due to your injury — or you lose your job**, keep track of lost wages and all records relating to employment. Handle any possible appeals of the employer's decision to terminate.
- Save all evidence** in and around your car at the scene...pieces of your car or the other driver's car.
- Determine if **uninsured or underinsured motorist** coverage is going to be a factor.
- Check to see if **MedPay** is available.
- Document and copy all reimbursements** received from the insurance company for any expense.
- Where's your car? Who's paying for storage?** Would your collision coverage pay after it leaves a tow lot?
- Keep a journal** on everything the insurance company, doctors, police officers and witnesses say.
- Track and record your healing progress** (or lack of progress) in writing and in periodic photos, if injuries are visible. Include how you are feeling. Record everything you have to do as a result of the accident.
- Get your car independently appraised**. If repaired, have damage/problems/repairs documented by a mechanic.
- Keep a log** of your mileage and other expenses to get to and from all medical appointments.
- Prepare for your own formal negotiations with the insurance company**, if they give you the opportunity. The insurance company is interested in keeping its costs down. **Know all the traps you may face**.
- Make sure you understand all the legal/financial aspects of any settlement offer, for the short and long term**.
- Assess whether a proposed settlement offer fully accounts for your **future medical needs**.
- Research the time limitations** you have to file your insurance claim.
- Thoroughly research auto repair shops**. Beware of the potential pitfalls of "direct repair program" (DRP) shops the insurance company might try to steer you toward.
- Get reimbursement for diminished value** for your car if you qualify.
- Get it in writing!** Make sure all settlement offers are in writing and that they detail all damages covered.

Would you be better served having an attorney help with this list?

These are just 30 actions you may need to take after an accident — there could be dozens more you need to get done.

Let us help. **1.800.900.7078** or **www.farrin.com**