



# 7 SECRETS

*To Getting **Better Results** in  
Your Your Car Accident Case*



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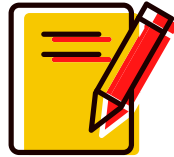
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# 1. Do this immediately after an accident



## 1. Call the police

**Do not leave the scene** as that can result in criminal charges. The police will investigate, collect any important information, and call an ambulance for any injuries. Be careful not to say anything that could ultimately hurt you such as, "I think the accident was my fault."



## 2. Take notes

It's very important to keep your own journal to record how the accident happened while it's **fresh in your mind**. The following things should be gathered: witnesses' names and addresses, a rough diagram of the area, and a note of any possible skid marks.



## 3. Get medical help

If you or anyone in your family is injured, **it's crucial to get medical treatment**. The most important thing in any motor vehicle accident is to take care of the injuries of you and your family.



## 4. Don't ignore injuries

Many people believe their injuries are minimal, tell police officers they have no injuries, and don't seek medical treatment after their accidents. Police officers will write this down. However, if you develop injuries a few days later, which is very common, the insurance company will **use this information against you**.



## 5. Take photos

**Photographs of the area and of the damage to any vehicles** can be helpful at a later date. Often times, if you don't get these photographs immediately, they are difficult to obtain later.



## 6. Be careful

The other person's insurance company will call you right after the accident to try and get a **statement or a quick settlement**. You should be careful when dealing with them, as these adjusters are not on your side.

# 2. Get medical treatment



**Take an ambulance to the emergency room or follow-up with your healthcare provider.** Regardless of how you seek medical attention, you need to see a healthcare provider who can properly evaluate and treat your injuries. Try to go to a healthcare provider who has treated you in the past, since they are familiar with your past medical conditions and can render the proper treatment for your injuries. Depending on the severity of the accident, injuries can range from soft tissue-type injuries to the neck and back, broken bones, and nerve damage to internal injuries that require a multiple-day stay at the hospital.

### 3. Look into medical payment coverage

Medical payment coverage is also known as **medical benefit coverage** or **medical expense coverage** and is purchased with your automobile insurance. It allows for repayment of medical bills when you are injured in an accident, regardless of who's at fault. You pay for this coverage, so use it. This coverage applies even if you have health insurance coverage that pays the majority of your medical bills, and, unfortunately, many people don't even know they have it. Moreover, this medical expense coverage can be multiplied pursuant to the number of vehicles on your policy. If you're not certain that you have this on your insurance policy, simply call your insurance company and ask them about increasing your coverage.



### 4. Use your own health insurance

**It's important that you use whatever health insurance is available to you when you get injured in an accident.** Many times, healthcare providers will indicate that you don't need to use your health insurance since the accident was not your fault, but you should always use any and all available healthcare coverage for all of your medical care in regards to your injuries. This includes any and all visits to the hospital, any and all visits to your main healthcare provider, physical therapy or chiropractic treatment, or diagnostic testing. If you don't have health insurance, you should go to a healthcare provider who will treat you even if you do not have coverage.

The most important thing in any accident is to be sure you receive the proper medical treatment. Unfortunately, depending on the nature and the severity of the injuries, you can often treat for months, and possibly even years, depending on the severity of the injury, and you can have permanent problems because of the nature of your injury. **An injury lawyer can help you secure a settlement from the at-fault driver's insurance company that will reimburse you for the healthcare costs you've accrued from your accident.**

### 5. Use your own auto insurance

Insurance is a contract between you and the insurance company. You pay a premium, and the insurance company will cover you for various items when you have an accident. **Uninsured/Underinsured Motorist Coverage** protects you if the person who caused the accident has no car insurance or minimal coverage. If an uninsured driver runs a red light, slams into your car, and injures you, this coverage is crucial in obtaining any fair result for the accident.

Besides the uninsured insurance coverage, your insurance policy can also protect you with **underinsured insurance coverage**. If the person who caused the accident only had a minimum insurance policy of \$25,000, and your medical bills exceed that amount, this coverage can protect you. If you have an insurance policy with adequate coverage, you may be allowed to have part of this insurance coverage protect you for the injuries you suffered in the accident.



## 6. Don't settle early

**Don't rush to settle your case quickly.** Typically, the defendant's insurance company will wave a few thousand dollars in front of your nose immediately after the accident to settle your claim. Generally, settling your case quickly doesn't allow you to be fully compensated for any medical bills, pain and suffering, or lost wages; it only benefits the insurance company.

Don't underestimate the defendant's insurance adjusters who contact you. If you are not represented by a lawyer, the adjuster will call you and try to make you settle your claim. They will seem friendly, but their only goal is to settle your claim **as quickly and cheaply as possible**. You must be very careful. An adjuster will often say that you aren't hurt because there is no visible property damage to any of the vehicles. Even if no significant, visible property damage exists, you can still be hurt from the accident.

The defendant's insurance adjuster often will request that you sign medical authorization forms so they can get all your health records. Normally, you don't want to do this as it allows them to look for past medical problems that may or may not be related to this particular accident. In this situation, it's important to contact a lawyer to protect your rights. Generally, the lawyer will never allow them to have a medical authorization form.

## 7. Talk to an injury lawyer

When choosing a personal injury attorney for your case, the following factors should be considered:

- You want to hire a lawyer who practices in the field of **personal injury law**. The defendant's insurance company knows who the attorneys are who will go to court and try the cases, and they use this information in evaluating your claim.
- It's important to pick an attorney who's experienced in the practice of **personal injury law** and **litigation** (taking cases to court).
- After choosing an attorney, it's important that you understand how that attorney and his office operates in regards to your personal injury matter. Your attorney should explain what to expect during the course of representation.

*These are just a few secrets to getting results in your car accident case. While every case is different, and not all cases necessarily require the help of an experienced personal injury lawyer, we encourage you to contact us for a free consultation.*

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