

## Accident FAQ

### FAQ's – Frequently Asked Questions

#### I. Auto Accident

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#### A. What should I do if I am involved in a car accident?

- Get the other driver(s) insurance and contact information.
- Get witness(es) contact information.
- Do not make any statements to anyone on the scene of the accident. You may ask the other driver if he/she needs an ambulance/medical attention, but nothing else. Do not admit fault.
- Cooperate with the responding police officer but do not make any statements. Do not admit fault. Stay on the scene until released.
- Get the report/ incident number from the responding police officer.
- If injured seek medical attention immediately.
- If not seriously injured collect as much information as possible. Take pictures of the accident scene, if possible. Take pictures from all angles of damage to the vehicle you were in and if possible the other vehicle(s) involved.
- Contact your insurance company to report accident and open a claim.

- Take notes for future recollection – I.e. Time of day; Location of accident, location of vehicles involved, Estimated speed of travel, weather conditions, where were you leaving, where were you headed, statements the other driver made.

- Contact your attorney.

B. Should I give the insurance company a statement on the accident?

Anything you say to an insurance company can be used against you in your personal injury case. Remember, insurance adjusters do NOT represent you and are employed to protect the insurance company.

- Your Insurance Company – Yes, your insurance company is entitled to a statement as to how the accident occurred. Your attorney should be present, even if the accident wasn't your fault.

- Other Driver's Insurance Company – No, you should not give a statement to the other driver's insurance company nor are you obligated to. You may contact the other driver's insurance company and open a claim; however, do not agree to give a statement.

C. What is an at-fault citation and will it hurt my case?

An at-fault citation is a police officer's professional judgment as to who caused the accident. Insurance companies usually use this as an excuse to refuse settlement. At-fault citations do not automatically mean that you will be held legally responsible for the damages. That is why it is so important to have your case assessed by an experienced accident attorney regardless of which party received a citation.

D. My vehicle was damaged – now what?

First, take pictures of your vehicle from all angles. You can then file a claim directly with your insurance company if your policy covers property damage for the damage to the vehicle and its contents. Both insurance companies are entitled to send an adjuster to look at the damage to your vehicle, which usually happens within 48 hours of your accident. After the inspection, you may obtain a quote for the repair at a mechanic of your choosing or from a list of approved mechanics (depending on your insurance company). Submit quote to your insurance company for reimbursement. Typically, there is a deductible which you pay out-of-pocket and the remaining cost to repair is reimbursed by your insurance company. Depending on your case, you may be reimbursed by the at-fault driver's insurance

company. Reimbursement for property damage by your insurance occurs rather promptly, however, expect delays from the at-fault driver's insurance company if they are required to payout.

E. My vehicle was totaled – now what?

If your vehicle is deemed totaled (or a total loss) a value will be placed on your vehicle which is based on the what the vehicle was worth on the day of the accident. Know the Kelley Blue Book value of your vehicle. After your vehicle is deemed a total loss, start looking for a replacement. Your insurance company will only cover a rental care for a few days after you receive the settlement check.

F. What is PIP?

PIP (Personal Injury Protection) is a no-fault component of you own automobile insurance policy. It is intended to compensate you for expenses related to losses, which you suffered, such as medical bills and lost wages, regardless of who was at fault for the accident. Most automobile insurance policies have a minimum of \$2,500.00 in PIP coverage; although greater coverage is generally preferred and can typically be obtained through your automobile insurance carrier at a relatively small cost. Check your policy to see what PIP coverage you have.

G. What is MedPay?

MedPay is another type of no-fault benefit, but is not available on all policies. This benefit covers only medical bills up to the policy amount. MedPay is typically partnered with PIP, but can be a standalone benefit depending on your automobile insurance company.

H. What types of compensation are possible my case?

Compensation in a successful personal injury lawsuit comes