

The Accident

Driver information: Obtain and exchange information with all other drivers such as name, license number, tag number, insurance company name, policy number.

Photographs: Take photographs of your injuries, the damage to all vehicles and of the scene of the accident in general.

Police report: Get a copy of the accident report if police responded.

Witnesses. Keep a record of all names, addresses, phone numbers and email addresses.

After the Accident

Medical expenses. Log all office visits, prescriptions, over-the-counter medications, laboratory services, physical therapy, hospital visits, treatments, medical documents, and x-rays, including names, dates of visits, amount charged and reasons for seeing the medical providers.

Lost work time: Keep a log of all time taken off from work as a result of the accident, including time off for medical treatments and/or the inability to function properly at work due to your injuries. Get a letter from your employer verifying pay and lost time.

Lost school time. Document all lost school time and/or inability to continue with school work as you did before the accident.

Photographs: Continue to take photographs of your injuries at different times after the accident. Write the date on the back of the photo.

Witnesses. Contact them for a written statement before too much time lapses.

Pain, discomfort, emotional distress, fatigue, tenderness, inconvenience, etc.: Keep a daily log of your thoughts, feelings and experiences on a day-to-day basis, documenting how the injuries have interfered with your daily life and relationships.

Car repair estimates and/or bills: Car repair estimates are necessary to get your car fixed. However, estimates provided by your insurance company can sometimes be lower than you might have expected. If unsatisfied with an initial estimate, take the automobile to a certified mechanic for another estimate. Be sure to save all of the bills and repair paper work associated with the repair.

Out of pocket expenses: Keep records/receipts of everything you've paid for out-of-pocket relating to or as a result of injuries suffered in the accident. For example, heating pads, ace bandages, child-care expenses, cancellation of a vacation trip or event, clothing, taxi service or rental car, etc.

What You Need to Know:

Seek medical attention immediately after an accident!

Do not admit fault immediately after the accident.

Diligently follow through with all medical treatments.

Do not answer any questions from the other side's insurance company or attorney or sign any forms without approval from your attorney.

Do not settle your case until all necessary medical expenses, present and future, are known.

Keep copies of everything (all documents, bills, medical records, etc.).