



10 THINGS TO DO (OR NOT DO) IMMEDIATELY AFTER AN AUTOMOBILE ACCIDENT



People react differently in stressful situations. An automobile accident can certainly be a stressful, shocking event. If you do find yourself in a motor vehicle accident, please take the following measures:

1

First and foremost, remain calm following an automobile accident. Call 911 or your local emergency number, and notify emergency personnel about the accident.

2

Remove the vehicles off the road, if possible, to a safe location to prevent another accident from occurring. Georgia law requires parties to move their vehicles out of the lane of travel when there is not an apparent serious injury, if it is possible to do so.

3

Document the Evidence. Make sure you (or a family member, or the investigating officer) writes down the names and contact information of any witnesses at the scene. If possible, take pictures of the automobiles and collision site. Make notes (mental or written, if possible) of any conversations you had or overheard at the scene.

4

Do not admit fault and do not speak with the other driver. Sometimes it takes an investigation of the physical evidence at the scene and witness statements to determine fault. If you are asked for a statement, be concise and stick to the facts. For example: "I was traveling westbound on Washington Road at the lawful rate of speed when the red vehicle ran the red light and slammed into the front passenger side of my vehicle."



10 THINGS TO DO (OR NOT DO) IMMEDIATELY AFTER AN AUTOMOBILE ACCIDENT

5

Report your injuries, even if you think they are minor. If you feel any signs of injury, even if you believe the injury is slight, make sure the investigating officer is aware and have your injuries documented by a medical provider, immediately. Some shrug off slight stiffness or soreness at first, but after a few days realize it is a serious whiplash injury. The top portion of the Georgia Uniform Accident Report Form contains a section where the officer notes injuries. While it does not mean you do not have a claim for injuries if the officer fails to note your injury, an insurance adjuster's first go-to excuse to discount your claim will be to note that the accident report failed to mention any injuries.

6

Seek Medical Attention. If you feel pain, seek medical attention immediately. Use your discretion and the advice of the EMTs at the scene as to whether you should be transferred via EMS to the hospital; go to the hospital on your own with a family member; go to a "prompt care" facility; or report to your family doctor. In any event, do not self-medicate your symptoms. An insurance adjuster will certainly attempt to discount your claim later if there is either no treatment following the accident or a significant delay in seeking medical treatment.

7

Notify Your Insurance Company. You have a contractual obligation to notify your insurance company of any potential claims. However, only give a concise statement of the location of accident, the parties involved, and the basic facts of the accident.



10 THINGS TO DO (OR NOT DO) IMMEDIATELY AFTER AN AUTOMOBILE ACCIDENT

8

Do not give a recorded statement until you have consulted with an attorney. The purpose of a recorded statement is so that a savvy insurance adjuster can use what you say against you to later discount your claim. For example: You are involved in an accident and agree to give a recorded statement to the insurance company that evening. You tell the adjuster, "Yes, I am injured. My neck hurts." However, the next day the symptoms move 7 further toward the mid-back. Months later, the insurance adjuster will likely try to use the statement to attempt to avoid paying for any treatment relating to your back.

9

Do not sign anything! Some insurance companies will come to you immediately after your automobile accident and attempt to settle with you, with promises such as "sign here and take this \$1,000.00 for your pain and suffering, and we will pay your medical bills." You may be asked to sign a release to allow the insurance company unfettered access to your medical records. This attorney had a client who signed such a release only to find out the adjuster requested medical records from her OBGYN doctor. These records were completely irrelevant to the client's claim, and this is an example of why you should not sign such a release without the advice of an attorney. Bottom line: Do not sign anything unless you first receive legal advice. Insurance companies are for-profit enterprises, and their goal is to pay you as little as possible.

10

Seek the advice of an experienced motor vehicle injury attorney, not a TV lawyer who does not go to court, not a lawyer that "finds you," not a lawyer's private investigator who "finds you," and not a lawyer who handles your real estate transactions, your wills, or your family court matters.



CHRIS HUDSON LAW GROUP
PERSONAL INJURY LAWYERS

CHRIS HUDSON

**IS AN EXPERIENCED CAR
ACCIDENT LAWYER DEDICATED
TO DEFENDING YOUR RIGHTS**

The attorneys at Chris Hudson Law Group are known for being strong, skilled litigators who get results. When a severe injury sidelines you and puts significant physical and financial strain on you and your family, we'll be there to help you get the full compensation that you deserve.

While we appreciate the recognition that we've received from our satisfied clients and peers, what really matters to us is getting our clients the money they need to recover and move on with their lives.

**HURT IN A CAR WRECK?
LET'S BRING IT!
(706) 760-3791**

