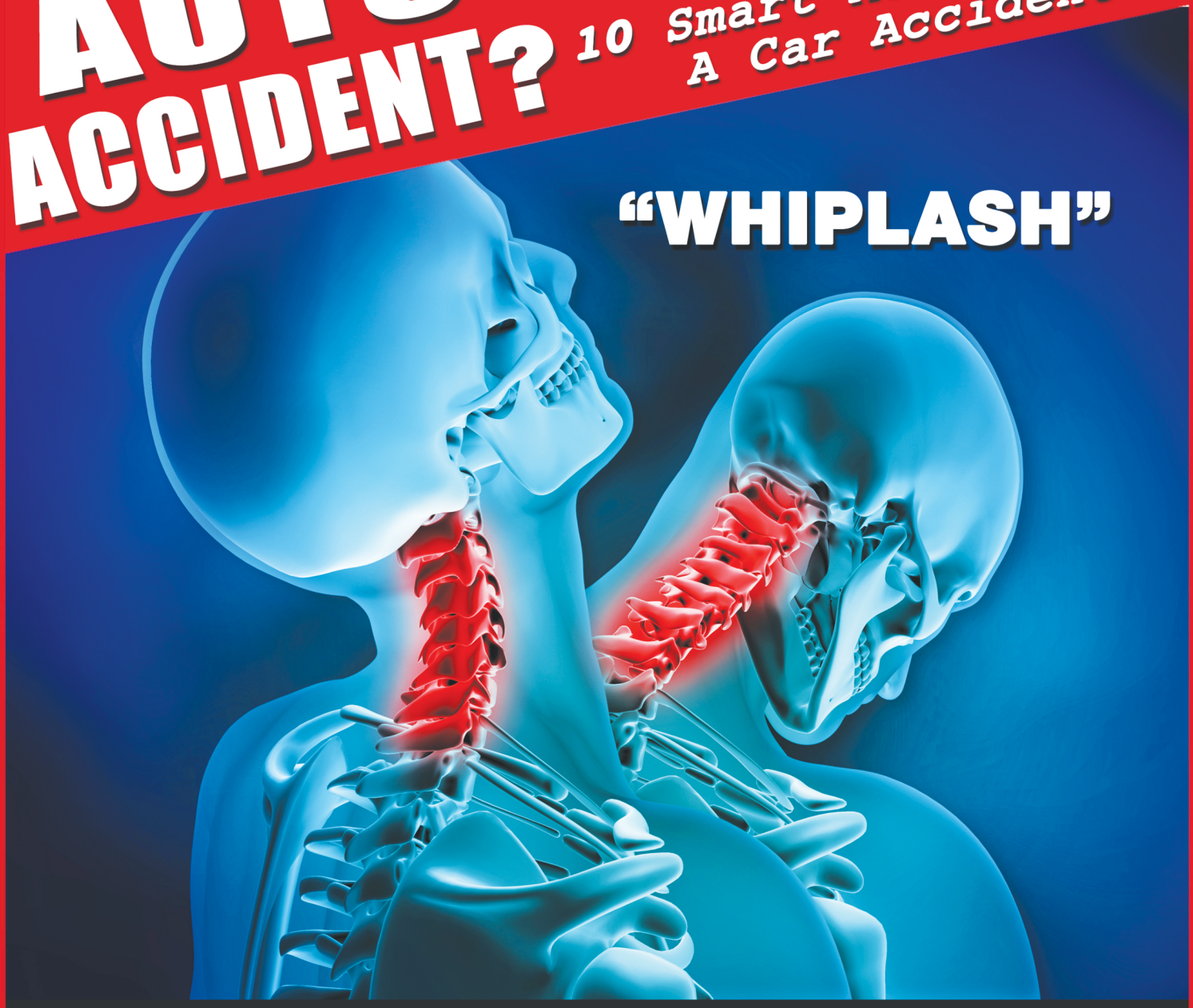
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AUTO ACCIDENT?

You Just Had A "Fender-Bender" Now What? 10 Smart Moves After A Car Accident



FREE REPORT!

Presented Courtesy of **North Miami Beach Accident Relief Center**: 305-949-5999

You Just Had A "Fender-Bender", Now What? *10 Smart Moves After A Car Accident*

Tires squeal and you brace yourself for the inevitable sound of metal crunching. The actual accident is over in a few seconds, but what should you do afterwards? Here are 10 smart moves to make after you've been in a car accident.

1. Think safety first.

It's a given to think safety in a more serious crash, but the after affects of fender-benders can be dangerous too. While in many states, the law requires you to stop after a collision, it's important to pull out of any driving lanes, even if the traffic behind you is stopped. This is to avoid a secondary collision, as well as to not impede traffic flow.

If you are the front car in a collision, motion to the other driver and have him follow you to the closest spot where there's room for both of you to pull over safely. If you are parked in the breakdown lane, be sure to stay as far away from moving cars as possible as you exchange information and assess damage.

If you can't move your car out of traffic, stay in the car with your seat belt buckled and call 911. No matter where you are stopped, turn your hazard lights on or put out flares or an emergency triangle if it's safe to do so.

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2. Check for injuries.

Even in a relatively minor collision, people can be hurt. First, look at yourself, in a mirror if possible. While your adrenaline will be flowing hard, stop and think about if any part of your body hurts or if you are dizzy, short of breath or have other symptoms of an injury. Once you decide you are okay, ask the others involved if they are hurt. If anyone is injured or even seems like they might be, call 911. Unless you have first aid training, don't move anyone who is injured unless they are at risk of further injuries because of their location.

3. Consider calling the police.

In many states, if no one is hurt, the cars involved are not blocking traffic and damage is under $1000, reporting the accident to the police is not required (New York and Massachusetts are two such places), but you may choose to make the call if you want a police report taken. If you think getting a report of the accident would be helpful in establishing fault or because you suspect fraud, then certainly make the call to request police assistance. Sometimes, especially in cities where officers are busy responding to calls of injuries and lawbreakers, the police may not respond to this request for a minor accident. Even if they don't respond, you may be required to file a report yourself, if anyone is hurt or if the damage exceeds a certain amount. Check with your local police, Department of Motor Vehicles or insurance company to find out. Keep in mind though, that in many states, if a police report is filed, your insurance company will be notified of the accident, which could derail you if you have plans to keep the accident quiet, though not reporting it is illegal in many states.

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4. Look for eyewitnesses.

Noting any eyewitnesses to the collision is a smart move, especially if there's any question of fault in the collision. Go to the eyewitnesses as quickly as possible to get the full name, street address and day and evening phone numbers for each witness. Even if no police report is taken, you can provide this info to your insurance company.

5. Make a plan if your car is being towed.

If the damage to your car is severe enough that it needs to be towed, take a few minutes to make a plan your next steps. Where do you want the car to be towed? Having it delivered to a dealer, mechanic or body shop you trust is ideal, even if you need to pay a bit because it's being towed further away. If you car is taken to the towing company's yard or other nearby location and you'll want it to go somewhere else later, you could end up paying for a second tow.

If your car is being towed, make sure to get all of your personal belongings out of it first. If these items are stolen, they won't be covered under your auto insurance, plus they may be things you need later.

6. Make notes.

In addition to the contact info of any eyewitnesses, take a moment to jot down the time of day as well as the street or highway where the collision occurred and the nearest cross-street or exit -- your insurance company will ask you for these details. It's also a good idea to note the road conditions, the weather, the speed limit sign, traffic signals and accident results, such as skid marks, since your insurance company may ask that information as well.

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7. Take pictures.

If you have a camera, even in a cell-phone, take pictures of the damage (or lack of it) of all the cars involved, as well as any pictures that can help the insurance company understand how the accident occurred and possibly determine fault or fraud. If possible, photograph each car by standing at an angle from each wheel, so one side and either the front or rear of the car is visible in the frame. Take close-up pictures of any vehicle damage (from this accident or not) and, if appropriate, of any people involved. You might also want to photograph the items you took notes on.

8. Double check the other party's information.

Everyone knows to exchange information, but do so by writing down the info yourself by copying it from the person's driver's license and insurance card versus having them write it down for you. As you copy the info, ask if this is the person's current address and also compare the vehicle description, including the VIN, from the insurance card to the car itself. Make note of any discrepancies.

9. Call your insurance company.

Even in a fender bender with minimal damage, you are going to want to call your insurance company (and, in some states, you may be required to do so). Repair costs for even a new bumper and taillight can easily exceed a low deductible, and even seemingly minor damage to a car's exterior can reveal underlying damage once a body shop looks at the car more carefully. Be very cautious if you opt to try to handle the repair costs between the parties involved, check your state laws on this and decide in advance how to handle it if your car repair costs go up if they find more extensive damage once they have your car apart or if a person decides they are injured later.

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You must see a doctor within 14 days to be eligible for your PIP benefits.

10. Visit a doctor, (SEE BELOW)!!!

Even if you feel you are not seriously hurt, it may be wise to see a doctor within the day or so after the crash. Soreness and stiffness can be signs of a more serious injury and if they are, it should be diagnosed and treated promptly. While it's not right to take advantage of the system, it is appropriate to ensure that any medical issues that are a result of the accident are taken care of by the at-fault party. You don't want to wait until months later to discover the lingering problem you have is a result of the car accident.

NORTH MIAMI BEACH ACCIDENT RELIEF Center

Injury Doctors

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CALL 305-949-5999 FOR IMMEDIATE ANSWERS TO LEARN WHAT YOU SHOULD DO RIGHT NOW!!!

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