



STROUD FENNER LAW FIRM PLLC

Accidents happen and when they do, it can be both frightening and overwhelming. Most people know to contact the police and exchange insurance information, but what other steps should you take to support your account of what happened whether just for insurance purposes or for a personal injury claim? Knowing all that you should do after an accident may not occur to you in the heat of the moment, so review this checklist and [keep a copy in your car](#).

- Take a deep breath and try not to panic.** Do not leave the scene of the accident, doing so could result in criminal charges.
- DO NOT ADMIT FAULT.** You may feel responsible for what happened but there may be more to what caused the accident than you realize.
- Check yourself and your passengers for any injuries.** Also check on the driver and passengers of the other vehicle(s) involved.
 - **If there are serious or life-threatening injuries:** Call 9-1-1 right away if anyone needs immediate medical attention and attempt to help those who are injured until an ambulance arrives.
 - **If there are no serious injuries:** Move the vehicles to the side of the road, out of the way of traffic. Once the cars have been moved, call 9-1-1. Florida law requires that all accidents with property damage over \$500 be reported to the authorities.
- Be honest and forthcoming** with the officer who responds, **but do not admit being at fault for the accident.** Do inform the officer of your version of the events leading up to the accident. If you are injured but do not need immediate care, let your injuries be known to the officer.
 - **Request a copy of the report.** The report should include a summary of the events leading up to the accident based on all witness statements and injuries of those involved. Ensure it includes the officer's name, badge number, & contact info in case you need to reach them at a later point.
 - **File a Report.** In some cases, an officer may not be sent to your accident scene. This may happen if there are no injuries and the damage is minor. They may also not respond depending where the accident happened, such as private property. Your insurance company will have you file a report if they require one before making a claim.
- Call your loved ones.** Let them know that you were involved in an accident. **Do not admit fault – not even over the phone to friends or family.** Avoid using the term "I hit someone" as it can be misconstrued as accepting blame and used against you down the line. Have someone meet you at the accident scene to give you a ride home. At this point if your vehicle is too damaged to be driven, call for a tow truck. By the time the tow truck arrives you should be wrapping up with the rest of this checklist.
- Exchange information with the other driver.** If multiple cars were involved in the accident, get the following information from all of the drivers. You will need to ask the other driver for their name; who their car insurance company is and the policy number; their insurance company agent's name and contact; and the year, make, model, license plate and VIN number for their vehicle.
 - **If the other driver is uninsured,** then you will need to get their name, phone number, address, and driver's license number. You should also have the officer document that the other driver does not have the legally required insurance coverage mandated by the State of Florida.
- Do not give out your address or allow the other driver to take a photo of your ID.** It is important to protect yourself and your identity from any scams after the accident when you may be more vulnerable. Providing your name and insurance information is all that they need to file a claim.
- Take photos.** Take photos of the damage to all vehicles; the surrounding accident scene, including any street signs, debris or other obstructions in the road, or any skid marks left behind. These photos will help to reconstruct what happened and provide support for the theory of who was at fault. Also photograph all injuries; should your case turn into a personal injury claim you will need the photos as evidence to the damage done to your person.
- Talk to witnesses** and ask them for a statement on what they saw. Ask for their name and contact number. You are also a witness, write down your own version of the events and take written notes of the accident scene and injuries. Also make a note of the time of day, amount of traffic, and weather conditions at the time of the accident.
- Finishing up at the scene of the accident.** The officer should be completing his report and will likely have you sign it stating you were given a copy. Outside of the police you should not sign anything else. Only once you are given the all clear from the officer to leave should you leave the scene of the accident.

The following are steps you should take shortly after leaving the scene of the accident.

- Seek medical care.** If you did not need immediate medical care at the scene of the accident, you should schedule time to see a doctor for your lesser injuries. Even if all you are feeling is pain you should still get checked out to make sure there are not any underlying causes. You only have two weeks to get medical care for your injuries after an accident before your insurance company will deny the claim.
- Review your witness statement.** After a traumatic incident, it is common for people's memories to shut down in order to process what happened. Review what you wrote at the scene of the accident and add any notes of what you may have remembered since then.
- Contact your insurance company.** Let them know you were involved in an accident and that you need to start a claim. **DO NOT ADMIT FAULT** or be lured into admitting fault for the accident. It is the goal of the insurance company to pay out as little as possible for your claim. They are not on your side or there to help you. Do not agree to a settlement or sign any documents without first speaking to an attorney.
- Keep all medical bills and invoices.** You will need to keep track of all expenses relating to you're the treatment and care of your injuries. If you have missed time from work, document the hours missed and the wages lost.
- Get an estimate on the damages to your vehicle.** This is something that your insurance company may arrange but if they don't check with local repair shops about getting an estimate on the damages. Also keep record of the invoice from the tow truck if their services were required at the scene of the accident.
- CALL US AT (813) 372-0082 AND SPEAK DIRECTLY TO AN ATTORNEY THAT WILL ANSWER THE PHONE.** Our office has nearly 20 years of experience handling personal injury cases for insurance companies, so we know how they think and how to best represent you against them. Our goals are your goals – we will strive to get you not just what you want but what you deserve.