

What to do after a Motor Vehicle Accident: A Checklist

by Barry A. Cooke, Esq.

12/06/19

Motor vehicle accidents have become increasingly prevalent on New Jersey roadways in recent years. According to the New Jersey Department of Transportation, there were a total of 278,413 crashes reported in New Jersey in 2018 of which 61,043 resulted in injury. Immediately following a car accident, those involved are likely to become consumed with securing the safety of all persons—as well as any damage that may have occurred to vehicles or other personal property.

When faced with an emergency situation, being prepared helps. As a start, store your insurance card in your glove compartment and enter your car insurance policy number and claims filing phone numbers into your mobile devices. Keep a pencil and paper in the glove box, too. You may find it helpful to store a copy of this checklist in your glove compartment to remind you of the important steps to take immediately following a motor vehicle crash:

1. **Call the police** for help and medical assistance. Most insurance companies require an accident report to provide coverage so it pays to call the police even if there are no obvious injuries as the result of a car crash. Put your headlights and hazard lights on. Never drive away from the scene of an accident.
2. **Identify the parties involved** so you and your insurance company will have the contact data needed to conduct an investigation. Include all drivers, license plate numbers, passengers, pedestrians and other eyewitnesses. Ask the police officer(s) for their information. Record this information using the paper and pencil in your glove box, or on your mobile device.
3. **Take Notes** to the best of your ability as to the circumstances surrounding the crash— weather, ice on the roadway, obstructions, debris and any hazards (e.g., deer crossing), any concerning behavior by the other drivers (e.g., driving under the influence of alcohol, running a red light or stop sign) or any unusual circumstances. If you have a device with a camera and are able to take photographs at the scene, do so. If not, do so as soon after as possible.
4. **Report the accident** to your insurance carrier and confirm your medical benefits and their process for submitting medical bills.
5. **Get Medical Care** at an emergency room or by your physician, unless you are certain that you were not injured. Many victims of collision report feeling pain the next day or in the next few days following an accident. Head injuries such as concussions may not be obvious but can be serious.
6. **File** all accident-related receipts and documents including your notes and photos from Step 3 together in one place. Include all insurance claim information, rental car receipts, medical care and other receipts and costs incurred as a result of the accident.
7. **Speak to a lawyer to understand your rights**. Perhaps the most important step to take beyond a collision is to consult with an attorney who will help you to understand and protect your rights. He/she will help you to understand and respond to your insurance carrier, to make sure evidence is not destroyed, how to pursue compensation for your vehicle and to ensure that you receive the appropriate medical treatment for related injuries. Many personal injury attorneys work on a contingency fee basis, so there is no cost for the case evaluation or any work beyond that on your case unless the attorney recovers compensation for your injuries.

Have you or a loved been Injured?

If you or a loved one has been injured as a result of an accident caused by someone else's negligence, you may be entitled treatment and/or monetary recovery. If you have been involved in a collision and have questions about the law or your injury, please phone Barry Cooke directly at: 732-855-6190.

Attorney

- Barry A. Cooke

Practice

- Personal Injury