

What to Do After a Car Accident in New Jersey: Important Steps

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Every year there are more than [250,000 accidents](#) on New Jersey roadways. Some accidents can result in life altering injuries even where initial complaints seem minor (i.e whiplash/concussion) which is why obtaining experienced legal help is imperative so you can begin protecting yourself from the moment the accident occurs.

Getting into a car accident is stressful. In those first few moments, it is easy to feel overwhelmed and unsure what to do next. Whether it is a minor fender bender or a more serious collision, knowing what steps to take can protect both your health and your legal rights. If you are involved in a [car accident in New Jersey](#), here are some important steps to follow.

1. Prioritize Safety and Call 911

The first thing you should do after an accident is check yourself and others for injuries. If anyone is hurt, call 911 immediately and request medical assistance. Even if the accident seems minor, contacting law enforcement is important so an official police report can be created.

If it is safe to do so, move your vehicle out of traffic to avoid further danger. Turn on your hazard lights and remain at the scene until authorities arrive. Leaving the scene of an accident could result in serious legal consequences. Unless you are removed by ambulance you should remain at the scene until the police arrive and provide them with a comprehensive description of the accident.

2. Exchange Information

New Jersey drivers involved in an accident should exchange important information with everyone involved, including:

- Full names and contact information
- Driver's license numbers
- Insurance information

- Vehicle registration details
- License plate numbers

It is also a good idea to collect contact information from any witnesses who may have seen the accident happen. Their statements could become valuable later if there is a dispute about what occurred.

3. Document the Scene

One of the most helpful things you can do after an accident is gather evidence. Use your mobile phone to take photos and videos of:

- Vehicle damage
- Road conditions
- Traffic signs or signals
- Skid marks
- Injuries
- The overall accident scene

These details can help support an insurance claim or personal injury case down the line. It is also helpful to write down everything you remember about the accident while it is still fresh in your mind.

4. Seek Medical Attention

Even if your injuries seem minor after the accident, it is important to seek medical attention as soon as possible. Some injuries, such as whiplash, concussions, or soft tissue injuries, may not show symptoms right away and may progress to require significant medical care including surgery.

Medical records can also serve as important evidence if you pursue compensation for your injuries. Delaying treatment could not only impact your health but may also make it more difficult to connect your injuries to the accident.

5. Understanding New Jersey's No-Fault Laws

Under New Jersey No-Fault system your own automobile insurance company will generally be the primary payor of your medical bills under the Personal Injury Protection (PIP) section of your policy. It is important that you promptly seek the help of an experienced personal injury attorney to help guide you through this system.

6. Notify Your Insurance Company

Your policy may also contain limitations on your right to compensation for "limitation on lawsuit" option. You should promptly seek the help of our personal injury attorney to assist you in understanding the steps necessary to pursue your claim.

Report the accident to your insurance company promptly. Provide accurate details about the incident, but avoid speculating or admitting fault. Insurance companies will investigate the accident based on the available evidence and statements.

It is important to remember that New Jersey is a no-fault insurance state, meaning your own insurance policy may cover certain medical expenses regardless of who caused the accident.

7. Be Careful When Speaking to Insurance Adjusters

After an accident, you may receive calls from insurance adjusters representing the other driver's insurance company. While they may seem helpful, their goal is often to minimize payouts. You should seek the help of a personal injury attorney before responding.

Avoid giving recorded statements or accepting a settlement offer before fully understanding the extent of your injuries and damages.

What seems like a quick resolution can end up costing you more in the long run.

8. Contact an experienced Personal Injury Attorney

If you have been injured, missed work, or are facing medical bills, consulting with a [personal injury attorney](#) early can help. An attorney can help you understand your legal options, communicate with insurance companies, and pursue compensation for your losses.

Having legal guidance early in the process can also help preserve important evidence and strengthen your case substantially increasing your compensation.

Protect Yourself After an Accident

After a car accident in New Jersey, you should prioritize safety, call 911, exchange information, document the scene, and contact an attorney.

If you or a loved one has been injured in a car accident, contact a member of our Personal Injury team for a free case evaluation at 732-352-9800.

Attorney

- Randall J. Richards

Practice

- Personal Injury