

# **COLLISION PITFALLS**

## 9 Common Mistakes People Make After a Car Crash



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Getting into a car accident is a traumatic experience. It's easy to understand how one could make a mistake in the aftermath of a collision. Making the following mistakes can result in not being able to recover all of your losses, or worse, being held liable for an accident that was not your fault. Here are some important things you should do following an accident.

## **Nine of the most common mistakes that people make after getting into a car accident:**



### **1 Not Calling the Police:**

It is always important to contact the police after an accident. The police will review the accident scene and document it in the police report. The police report is the best way to preserve early evidence and is often used by the insurance company when processing a claim. The other party may try to convince you not to involve the police, but it is always in your best interest to do so.

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### **2 Not Getting Enough Information:**

Even if it seems like a minor accident, make sure to gather all of the relevant information from the other driver. You will need the other driver's name, address, phone number, and driver's license number. You should exchange insurance information and record the car's make, model, license plate number, and the name of the car's owner. It's also a good idea to collect the names, phone numbers, and addresses of any witnesses on the scene.



### 3 **Trusting the Insurance Company:**

It's the job of the insurance company to settle claims at the lowest cost possible. They always start out with a comforting, friendly tone in order to get you to trust that they have your best interests in mind. Meanwhile, they will be trying to avoid paying anything at all, or finding a way to pay you as little as possible. By hiring a lawyer, you'll have someone on your side to help you recover all of your losses.

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### 4 **Refusing Medical Care:**

In the wake of an accident, most people want to believe major injuries are minor, or that you haven't suffered any injuries at all. If you wait to receive medical attention, it could be said that your injuries are not related to the accident. The longer you wait to seek medical attention, the better chance the insurance company has of claiming that your injuries are not related to the accident. If you go to the hospital directly after an accident, the doctor will be able to document any injuries that you may have incurred due to the accident. Make sure that you inform the doctor of all concerns, even those that seem trivial.



## 5 **Discussing Your Accident:**

Except for the police and your attorney, don't discuss your accident with anyone. Make sure that you have discussed your case with your attorney before speaking to any insurance adjuster. Don't ever post about your accident on social media, as this can be twisted against you later.

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## 6 **Not Reporting the Crash to Your Insurance Company:**

If you don't report your accident to your insurance company, or fail to do so in a timely manner, you may not be able to recover your losses, especially if the other driver was uninsured or underinsured. You should inform your insurer of the situation as soon as possible after speaking with an attorney.



## 7 Not Contacting a Car Accident Attorney:

The insurance company focuses on their best interests, not those of victims. You need someone who will look out for your interests, or you will be left to take on a professional adjuster alone. If you are involved in a car accident, you should immediately contact an attorney who can give you legal advice and represent you if the insurance company is not willing to cover all of your damages. If you don't need an attorney, a reputable lawyer will tell you so early on, and give you guidance to handle your claim alone. You should always contact a lawyer before giving your statement. People who hire an attorney generally get 2-5 times more money than those who don't. Don't leave your compensation and well-being up to chance, make your attorney one of the first people you contact after getting into a car accident.

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## 8 Not Keeping a Journal:

There are a lot of aspects to dealing with the aftermath of a car accident. Combine those with your normal responsibilities and the pain and stress that follow a wreck, and it can all be overwhelming to keep track of everything that happened. Keeping a journal of relevant information regarding your case can help you remember details about the accident and how it affected you. Make sure to record any doctor visits, physical therapy sessions, notes about how your injuries are affecting your daily life as well as how much time you lost from work due to doctor visits or sick leave.



## 9 Not Understanding Your Rights:

After a car accident, you have the right to get back everything that you lost. You are entitled to have repairs for your car and any property that was damaged, your medical costs, out-of-pocket expenses that arose as a result of the accident, lost wages, and the non-economic losses such as lack of sleep, stress and so on. The right attorney can ensure that all your losses are covered.

**IF YOU HAVE BEEN HURT IN A MOTOR VEHICLE ACCIDENT** and have other questions, contact us for a free consultation.



Call 314-252-9937 or visit [www.farrislaw.net](http://www.farrislaw.net)