

First Steps After A Wreck

Being involved in a car accident can be a frightening experience, but taking clear-headed steps immediately following it can make or break your personal safety and ability to land a settlement. This can be easier said than done.

That's why having a clear plan of action top of mind at all times is crucial to being able to execute it should the need arise. And the first step to that plan should always be to seek immediate medical attention, even if your injuries seem minor.

Many symptoms — including pain, dizziness or numbness — can crop up days or weeks later. And if you never received treatment or medical clearance, it may be hard to have these damages paid for in a personal injury settlement claim.

DOCUMENT YOUR EXPERIENCE

As soon as you're able to, take detailed notes and photos on your injuries, medical treatment and any symptoms that come after the fact. The Department of Motor Vehicles advises you to keep the following records:



- Receipts for medications you were prescribed or any assistive devices such as crutches that were needed, as well as every form of correspondence you had with medical professionals during the course of treatment.

- A specific, detailed journal on your injuries and medical care.

- Information about the accident, docu-

mented with photos of the accident location if possible.

- Numerous photos of your car's damage at every angle.

- Proof of financial losses, such as lost wages and opportunities.

- Names and contact information of witnesses.

COMMON MISTAKES

After a car accident, you may apologize or

admit fault to your car insurance agent. Doing so can compromise your claim. Give your detailed, honest account to law enforcement officers, who will then provide a police report to your insurance company for a decision.

The DMV recommends following these tips to avoid other common mistakes:

- Don't reach a personal injury settlement until you have completed all of your medical treatment and your injuries are as healed as they are going to get.

- Don't sign forms or checks with releases on them before you're ready to settle completely.

- Don't talk to people about the case unless you need to.