

After an accident, you may not be in the state of mind to remember a list of things you should do, so keep this checklist in your glove box along side your car insurance information. This checklist will help you to gather information you will need for your insurance company as well as to collect evidence you may need if you end up in court because of the accident.

1. **DO NOT LEAVE THE SCENE OF THE ACCIDENT.** Doing so can result in criminal charges & the revocation of your license.
2. **ASSESS YOUR SITUATION.** Are you injured? Are your passengers ok? Is anyone else injured? If anyone is needing medical assistance, call 9-1-1 immediately. Report the accident and that there are injuries on site needing medical attention. If you are ok, try to help the injured person, even if all you can do is help them stay calm until medical help arrives. If there are no serious injuries, then move the vehicles to a safe place that is not blocking traffic. Once the cars have been moved, call 9-1-1 to report the accident. **NOTE:** All accidents must be reported if the property damage is over \$500.
3. **DO NOT ADMIT FAULT.** Not to the other party involved, the 9-1-1 operator, the officer on scene, or to your insurance company. There may be things about the accident that you are unaware of.
4. **FOLLOW THE OFFICER'S INSTRUCTIONS.** Explain your version of the events leading up to the accident. Don't say you are fine if you are injured. You can say that you don't need emergency medical attention, but that you'll take yourself to a doctor.
5. **FILE A POLICE REPORT.** Be sure to get a copy or at least the report number, officer's name, badge number, and contact number. Insurance companies will typically request a copy before covering damages. The report may come in handy later.
6. **CALL A TOW TRUCK OR A RIDE.** If your car is totaled or too damaged to drive, call a tow truck and if you are too shaken up to drive yourself, contact a friend or family member for a ride.
7. **PROVIDE YOUR INFORMATION TO THE OTHER DRIVER.** Provide your name, vehicle insurance company name, agent's name and number to the other driver. This is the basic information they will need when submitting a claim to their insurance. Do not give your address or allow them to take a photo of your id.
8. **GATHER INFORMATION FROM THE OTHER PARTIES INVOLVED.** Be sure to get the following basic information from the other driver: their name, car insurance company, policy number, agent's name, and agent's contact information. It will also be beneficial for you to gather the year, make, model, vin number and license plate number of the other vehicle involved. **NOTE:** If more than one vehicle is involved in the accident, get this information for all drivers involved, even if they did not directly hit you. **IMPORTANT:** If the other driver is uninsured or refuses to exchange information, get their name, address, phone number, and driver's license number. Also, advise the officer on scene that the other driver is lacking insurance.
9. **TAKE PHOTOS AND VIDEO OF DAMAGES.** If it is safe to do so, try to get pictures of the accident before the vehicles are moved. Take photos of the damages sustained to your vehicle and all vehicles involved as well as any damage to property at the scene. Photograph skid marks, debris, road obstructions, road conditions, street signs, and anything else that may have contributed to the accident. Also take a video recording of the area for an accurate rendition of the accident scene.
10. **TAKE PHOTOS OF INJURIES.** Document your injuries and the injuries of others sustained during the accident. Remember, even if you do not need emergency medical care, you should still see a doctor within 14 days of the date of the accident (or you automatically forfeit Personal Injury Protection) . A small pain may seem like nothing, but could be a sign of something - don't wait until it's too late. **NOTE:** If the other party does not have any injuries, document this as well in case they later make claims of injuries.
11. **MAKE YOUR OWN WITNESS STATEMENT.** Write down your version of the events - what happened, your speed, where you were coming from and which direction you were heading in. Be sure to record the date, time, and location of the accident, and record all road, traffic, and weather conditions. Include notes about injuries or damages to all parties, including yourself, as well as the actions of first responders.
12. **FILE A CLAIM WITH YOUR INSURANCE PROVIDER.** When speaking to a claims adjuster, **DO NOT ADMIT FAULT!** Before discussing your injuries or medical treatment with your insurance company, speak with your attorney first. Also, never provide a recorded statement or sign any documents without first speaking with your attorney.
13. **CALL US AT (813) 685-5661.** The attorneys at B. Lee Elam law office have over 45 years of experience in personal injury and car accident lawsuits. Do not let the insurance agencies take advantage of you and your situation. It is their goal to pay out as little as possible for your injuries and damages.