

DO'S & DON'TS AFTER AN ACCIDENT

There are a number of things that you should do immediately after the accident and when you speak with the insurance companies. If you have been in a car accident, you will be interviewed by both an adjuster from your own insurance company and by an adjuster from the other party's insurance company. Both adjusters are trying to minimize the amount of money that their company will pay. Follow these tips to make sure you do not jeopardize your personal injury claim:

DO'S

- Call the police or other law enforcement officers to have a report prepared
- Remain calm at the accident scene
- Call a family member or trusted friend to meet you at the accident scene or at the hospital
- Obtain detailed information from the parties to the accident and any witnesses (obtain address, telephone number, insurance, and driver's license information)
- Refrain from discussing the details of the collision at the scene
- Take photographs of the accident scene, cars involved in the crash, debris on the road, and skid marks
- Have a medical doctor examine you completely and carefully as soon as possible after the accident
- Call the other driver's insurance company and be sure to write down the name, address, and phone number of the insurance adjuster and insurance company
- Check your own insurance policies (both auto and health)
- Repair your car by a reputable body shop
- Provide your full name, address and telephone number to the other driver's insurance company
- Take notes of the conversation
- Ask the adjuster if they are aware of any witnesses

- Be very general when you describe your injuries. Tell the adjuster you will provide a complete, detailed, medical description of your injuries after you and your doctors have done a full assessment.
- Before the conversation it would be a good idea to read the following reports which are available for FREE on our website (<http://www.jurewitz.com>):

TOUGH QUESTIONS: Questions The Insurance Adjustors Don't Want You To Ask

NOW WHAT HAPPENS?: Answers to the Most Frequently Asked Questions About Your San Diego Auto Accident

DONT'S

- Do not agree to an audio tape recording of the conversation.
- Insurance adjustors will engage you in an informal conversation in an effort to relax you and get as many details about the accidents possible. Do not discuss any thing but the basic facts of the accident: a) where the accident occurred; b) Date and time of the accident; c) type of accident - motor vehicle, slip and fall. You do not need to provide details about your work, such as income, schedule or details of what you do at your job.
- Do not agree to anything.
- DO NOT SIGN ANYTHING.
- Don't answer family questions. You are under no obligation to give any information about your family.
- You are not obligated at this point to identify witnesses.
- You are not obligated to give the adjuster the name of your doctor.