

# **9 Things**

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# **To Do After**

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# **A Car Accident**

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# Car accidents happen everyday on Kentucky roads.

No matter how safely and defensively you drive, the other drivers on the road could be driving negligently and recklessly.

Fortunately, most accidents involve only property damage — damage to the vehicle as opposed to the occupants. But one in three accidents involve personal injury to the driver or passengers and out of that number, two out of every ten accidents lead to fatal injuries.

If you are involved in an automobile accident, there are certain things you can do to protect yourself and your interests.



OVER



**6 MILLION**

car accidents occur every year throughout the United States





## According to the Kentucky Office of Highway Safety, there are over 3.5 million registered highway vehicles in Kentucky.

The vast majority — over 95 percent — of these registered vehicles are passenger cars and trucks.

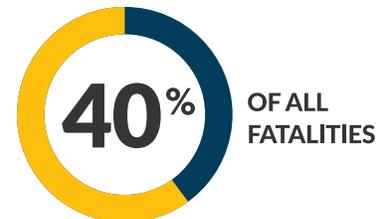
Because roads are shared by so many vehicles, drivers and passengers face risks. Every year, there are over 150,000 traffic accidents in Kentucky. Of these, 25,000 involved injuries and 724 involved fatalities.

## Nationwide, there are approximately 1,200 injuries per 100,000 licensed drivers.

This results in over 2.7 million people being injured in car accidents every year..

The most common type of collision in Kentucky is an accident that involves two or more moving vehicles. These types of accidents account for over 67 percent of all crashes and 40 percent of all traffic fatalities. The second most common type of accident is a collision with a fixed object, which make up approximately 20 percent of all accidents and 32 percent of all fatal accidents.

Accidents involving two or more moving vehicles are:



## Here are the top nine things you should do if you have been in a car accident:

Being in any kind of car accident can be a traumatic, jarring experience, especially if you have been injured. Many people who are involved in serious crashes actually lose their memory of the impact. Try to keep your head straight and focus on doing these things after the crash:



1

### Call the Police.

Leaving the scene of an accident is a crime. If anyone is injured, dial 911 for an ambulance. Don't move your car unless you have to because of danger. The position of the vehicle after impact will allow the police to better understand who was at fault.

2

### Make an accurate record.

When the police arrive, make sure you tell the investigating officer(s) exactly what happened, to the best of your ability. If you do not know certain facts, tell that to the officer. Do not speculate, guess or misstate any of the facts. If you are asked if you are injured and you are not sure, say you are not sure, rather than no. Often, the pain and injuries from motor vehicle accidents become apparent hours after the actual collision. You should also make sure statements made by other persons involved in the accident are accurate as well.





3

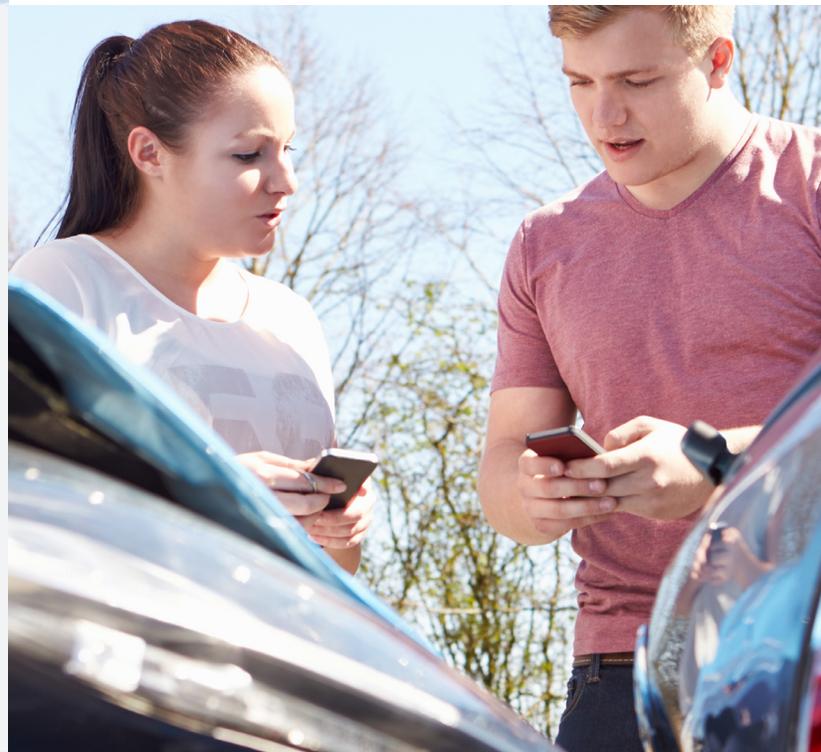
### Take pictures.

If you happen to have a camera in your vehicle, or a cell phone equipped with a camera, you should take pictures of the vehicles if there is visible damage. If you have visible injuries, you should photograph them as well. However, you should in no way interfere with the on-going police investigation. If you cannot take pictures at the scene of the accident, take them as soon as possible after the accident.

4

### Exchange information.

Obtain the name, address and telephone number of all persons involved in the accident. Obtain information about insurance by asking to see the insurance card for all vehicles involved in the accident. If there are witnesses, get information from them as well. The investigating officer will provide all drivers with a police report number. You can use that number to obtain the police report. If the accident occurs on a state highway, you must request the report from the state police.



5

### Report the accident.

Notify your insurance company as soon as possible. Many policies require immediate reporting and full cooperation. Find out if you have medical benefits as part of your insurance coverage.





## 6

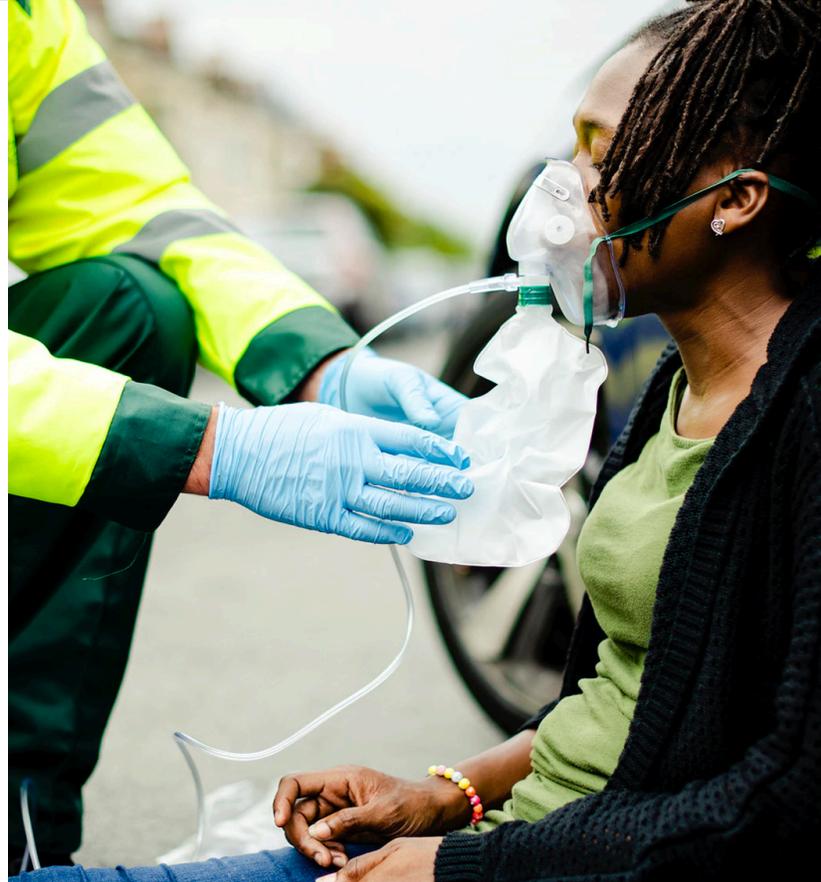
### **Speak up.**

If you think the other driver is under the influence of drugs or alcohol, tell the police officer and they can perform a sobriety test.

## 7

### **Seek Medical Attention.**

Often, injuries caused by motor vehicle accidents are not immediately apparent. Most of our clients report feeling the most pain a day or two following an automobile accident. Unless you are absolutely certain you were not injured, you should seek medical attention at your local emergency room or by seeing your family physician. Even in accidents involving minor impact, you can sustain a serious and permanent injury to your spinal cord. If you lost consciousness or were dazed for even a short period of time following the collision, you may have suffered a concussion or closed head injury. This can cause cognitive and behavioral changes if left untreated.



## 8

### **Keep a file.**

Keep all your accident-related documents and information together. This information should include a claim number, the claim's adjuster who is handling the claim, names and phone numbers of all contacts, receipts for a rental car and other expenses incurred as a result of the accident.

## Protect Your Rights

Perhaps the most important thing you should do after an accident is to consult your attorney. Your attorney can protect your rights and make sure valuable evidence is not destroyed.

Often, insurance companies want to take statements immediately after an accident. It is important that you have received legal advice before providing such a statement. Your attorney can advise you on issues ranging from how to make sure you are fully compensated for your vehicle to how to make sure you are getting the best medical treatment available. Personal injury attorneys work on a contingency fee basis, which means there is no legal fee unless the attorney recovers compensation for your injuries.

## Can I Recover Damages from a Louisville Car Accident?

Car accident injuries may result in settlements or jury awards. Several factors influence compensation, including the extent of economic damages, property damage to the vehicle, intangible damages suffered by the victim, and the degree and nature of the negligence involved in the accident.

Your attorney can work to get you maximum compensation after your car accident.





## **HP** HESSIG & POHL

**At Hessig & Pohl, it won't cost you anything.**

If you or a loved one has been involved in a car accident in the Louisville area, you need experienced personal injury lawyers on your side. The initial consultation is free. Hessig & Pohl is ready to help you.

**(502) 777-1111**

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