

## FIRST 10 MINUTES AFTER A CAR ACCIDENT:

1. Stay calm. Assess injuries and passengers.
2. Turn hazard lights on.
3. Call 9-1-1 immediately. Stay until police arrive.
4. Move out of traffic ONLY if minor damage and safe to do so.
5. Check on others who may need medical care.
6. Get out insurance registration and driver's license for police officer.
7. Ask bystanders and helpers for name & phone number before they leave the scene.
8. Be polite but don't admit fault.
9. Take pictures if safe to do so; okay to use cell phone camera.

## FIRST 10 HOURS AFTER A CAR ACCIDENT:

1. Secure vehicle and remove valuables.
2. See doctor ASAP, even if injuries seem minor.
3. Contact your insurance agent but do not give a recorded statement.
4. Photograph all damages to vehicle.
5. Photograph visible injuries.
6. Write notes about your recollection of the accident and what happened.

## FIRST 10 DAYS AFTER CAR ACCIDENT:

1. Get repair estimates for your car.
2. Obtain police report when available.
3. Contact employer if you can't work.
4. Contact your attorney....
  - \* If you are injured and/or there is extensive property damage.
  - \* Before providing any information to an adjustor from another driver's insurance company.
  - \* If anyone is pressuring you into a quick settlement; and,
  - \* Before the time period allowed for filing a claim (called the statute of limitations) expires.