

What to Do After a Car Accident That Isn't Your Fault

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Take These Eight Steps to Protect Your Right to Compensation

A [car accident](#) can leave you shaken up and unsure of what to do next. You did not cause the accident, but between your injuries and your financial losses, you may need to take care of a lot of things. What should you do after a car accident that you did not cause? Make sure you take these important steps.

1. Stay calm.

Do your best to stay calm in the aftermath of a car accident. Do not panic. Remaining calm can help prepare you to take the right steps to protect yourself and your finances after the accident.

2. Make medical attention top priority.

With adrenaline running high, you may not feel the full effects of your injuries immediately after your car accident. Many people have walked away from car accidents feeling that they suffered no serious injury, only to discover later that they suffered more serious injuries than initially thought. Make sure that you seek medical care as soon as possible after your accident.

That trip to the hospital serves two vital purposes. It:

- **Ensures that doctors properly diagnose and treat any injuries.** If you suffered serious injuries, you need to receive the right treatments for them. Injuries like [spinal cord damage](#), especially in the case of a complete spinal cord injury, can leave you with severe, lifelong limitations. If you walk around with broken bones because you failed to notice the full extent of your injuries, you may cause further damage that can linger for the rest of your life. Medical evaluation immediately after your accident can help you receive the prompt treatment you need to increase your ability to recover.
- **Provides clear evidence of when your injuries took place.** To file a car accident claim, you will need to show that the liable party, usually the other driver, caused your injuries. If you do not seek medical care immediately after the accident, the liable party's insurance company or legal representatives may try to claim that your injuries occurred at another time, which could mean that you do not receive the compensation you deserve for those injuries. Immediate

medical care, on the other hand, will help provide a chain of evidence that can help show exactly when your injuries occurred.

Follow Your Doctors' Instructions

Like seeking medical care, following your doctors' instructions can prove critical after a car accident. Your doctor may provide you with specific instructions about how to handle your injuries and your recovery. With broken bones, for example, you might need to avoid bearing weight on the injured limb, or your doctor might require you to avoid lifting objects with a broken arm. If you suffered [a traumatic brain injury](#), you may need to rest and avoid any activity that could cause further trauma to your head.

Your doctor may also give you specific care instructions. For example, if you suffered severe lacerations in the accident, you may need to change your dressings. Failure to keep the injury site clean could lead to infections that might worsen your symptoms.

Listen carefully to your doctor's instructions and follow them. If you feel that you cannot remember those instructions, especially if you suffered an injury that could prevent you from fully understanding the doctor's requirements, write them down or have someone else present who can help you remember them. Failure to follow your doctor's requirements could complicate your recovery. If you ignore your doctor's instructions, you might not receive the full compensation you deserve for your injuries.

3. Get in touch with your insurance companies.

Following a car accident with serious injuries, contact both your auto insurance provider and your health insurance company. Your auto insurance provider may provide you with immediate funds for the repairs to your vehicle, which can help you get back to driving sooner.

Your auto insurance provider may also provide [PIP coverage](#). New Jersey, for example, has a no-fault law that requires every driver to carry personal injury protection insurance, which will pay for the medical care you receive immediately after your accident, up to your policy limit, once you cover the amount of your deductible and required copayments. Calling a car accident lawyer to handle your [PIP claim](#) will ensure that this coverage goes through seamlessly.

Why You Should Contact Your Health Insurance Company

After an accident, your health insurance company will want to know who bears liability for any injuries that you suffered. If you suffered serious injuries, your health insurance may pay for a percentage of your medical bills, based on your coverage and the terms of your policy.

However, your health insurance company may not fully cover injuries for which another party bears liability. If you do not contact your health insurance company, your health insurance provider may contact you soon after the accident, when the first claim goes through.

That contact, however, may not give you the chance to ask questions you may have about coverage for your injuries, including:

- When does your coverage kick in? What deductibles do you need to meet?

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- Does your insurance policy cover durable medical equipment like wheelchairs, crutches, and braces? What if you need a hospital bed or other equipment to make it easier for you to return home after your accident?
 - Does your coverage include physical therapy? How many sessions does it cover per year?
 - Do you need a referral to see a specialist? Are specialists that deal with the type of injury you suffered in-network? Which ones?
 - What co-pays, deductibles, and other out-of-pocket expenses should you expect related to your medical bills?

Your conversation with your insurance company gives you a chance to better understand your coverage, including what the insurance company will not cover. By getting answers to those questions, you can make decisions about your medical care with a higher level of confidence.

Better yet, route any communications with an insurer through your car accident attorney. Your attorney can ensure any insurance company involved in your claim is following the rules and help prevent any unpleasant surprises while you seek medical treatment.

4. Get a copy of the police report.

After your accident, take a look at the police report and make sure that it accurately reflects what led to or contributed to your accident. In some cases, the police report may contain misinformation—it may, for example, suggest that you caused or contributed to the accident when you didn't. You may need to correct this to move forward with a car accident claim after the accident. Your car accident lawyer can collect the police report and other evidence to prove your claim.

5. Start a file with all of your medical records, medical bills, and other information related to the accident.

If you suffered [serious injuries in an accident](#), collect all of the paperwork for your car accident lawyer. You may have scans and images of your injuries, pictures from the accident scene, and a collection of information from your doctors about your diagnosis, expected treatment, and any recommendations about what you need to do to aid in your recovery.

Then, the medical bills will start rolling in. Not only will you see bills for individual visits and treatments, you may even see more than one bill for the same procedure. For example, if you needed surgery to treat a broken bone or internal bleeding, you may have a bill from the hospital, a bill from the surgeon that performed the procedure, and a bill from the anesthesiologist.

Keep track of all those bills. You may need to look back through them to make sure that they all got paid on time. Keep a record of all payments you make toward those bills, especially if you need to set up a payment arrangement or have made payments at different times. After an accident, you cannot afford to tie your money up unnecessarily.

Your car accident lawyer will want copies of your bills as evidence of the expenses you faced as he or she files and manages your car accident claim.

6. Get in touch with your employer.

Depending on the extent of your injuries, you may need to let your employer know that you will not come to work that day or until a physician clears you to work again. The sooner you notify your employer about your accident, the sooner you can show your willingness to communicate with them throughout your recovery and to work with your employer to streamline your return to the job.

Some employers will give you the time you need to recover from your car accident injuries or may make accommodations to get you back to work sooner. For example, your employer may allow you to work from home or modify your work responsibilities so you will not worsen your injuries by fulfilling those roles. Other employers may prefer to wait until you make a full recovery before you return to work.

You may want to ask questions like:

- How much sick leave do you have?
- What options do you have for claiming disability through your employer? Does your employer, for example, carry disability insurance?
- What does your employer need from you for you to come back to work? If you suffered serious injuries, how long will your employer hold your job?
- If you have insurance through your company, what do you need to do or report to use it? Do you have any questions about your coverage or your access to your information?

Your employer cannot discriminate against you because of an accident or injury. By working with your employer early on, however, you can increase the odds that you will get the accommodations you need during this difficult time. A car accident lawyer you trust can be an invaluable asset during this time, as well.

7. Do not accept a settlement offer issued by the insurance company without consulting a car accident lawyer.

Immediately after the accident, you may hear from the liable driver's insurance company with a settlement offer. That offer may sound tempting. You know that the company owes you money for your car and your injuries, and you have plenty of challenges ahead of you, including the need to pay for your medical bills. If you accept that offer, you may think that it will give you a head start on paying those expenses.

Unfortunately, many insurance companies will start by issuing a low settlement offer that does not reflect the full compensation you deserve. If you accept the offer, you may not seek additional compensation from that party. Ultimately, this could leave you struggling to pay your medical expenses and cover your other bills throughout your recovery.

Instead, make sure you discuss any settlement offer with an attorney before accepting it.

8. Get in touch with an experienced car accident attorney.

As soon after your accident as possible, contact a [car accident attorney](#) to go over your accident and your right to a car accident claim. An experienced attorney will help you better understand your legal rights following a serious accident, including how much compensation you really deserve for your injuries.

A [personal injury attorney](#) can also help reduce your stress and provide you with vital information about how to navigate your claim, which can make it easier for you to determine what comes next. If your claim goes to court, a car accident attorney will help fight to get you the compensation you deserve. Beyond this, your car accident lawyer can serve as an invaluable advocate, whether dealing with insurers, creditors, employers, or other parties to your case.

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