



Car Accident? Know What To Do!

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It's 5:15 p.m. and you've just left work. You are on Interstate 240 and its bumper-to-bumper traffic when all of a sudden; you are struck forcefully from behind by another vehicle. What do you do? Panic? Call 911? Call your insurance company? Call an attorney? Unfortunately, as a personal injury attorney at Nahon, Saharovich & Trotz, this scenario is all too familiar. If you are badly injured, you may be wondering who will pay your medical bills or your out-of-pocket expenses. There are other factors to consider, particularly if the driver that struck your vehicle was uninsured. The bottom line is you want to get fully compensated for your accident, including your property damage and bodily injury. It is very important to understand what to do if you're ever in a situation similar to this and more importantly to understand your legal rights.

Sadly, there are too many drivers without automobile insurance coverage or sufficient insurance coverage. In 2012, approximately 12% or 1 out of every 8 motorists

in the United States was uninsured, according to a 2014 Insurance Research Council (IRC) study. The law requires every motorist to carry the minimum amount of liability insurance in order to legally operate a motor vehicle. The minimum amount of insurance does vary by state. In the states of Tennessee and Mississippi, the minimum amount of liability insurance is \$25,000 for an individual and \$50,000 for each accident.

Although you may have liability insurance coverage, your insurance company may not pay your medical bills and out-of-pocket expenses. Your policy may have coverage for medical payments but may not carry uninsured motorist insurance. Under this scenario, your medical bills may exceed your coverage and you may not be "fully compensated." Uninsured motorist insurance protects you if the at-fault party is uninsured.

Often I am asked, "How much insurance should one carry on your policy?" It really depends on your individual needs. A typical rule of thumb is to obtain

enough insurance to cover your personal assets, i.e. your home, car or business. You should contact an experienced insurance agent to determine the best coverage for you.

So, what steps to take if you are involved in an automobile accident through no fault of your own?

IMPORTANT INFORMATION TO REMEMBER:

First of all, don't panic. Instead, you should assess the situation. Are you severely injured? If you are, it is always best to call 911 for emergency assistance. Your life and the lives of your passengers are always priority. If you are not severely injured, exit your vehicle (if you can do so safely).

Call the police to file a report. This is important, especially since most insurance companies require you to do so. A police officer will obtain the statements of each party involved and will take statements of any available witnesses.

Obtain pertinent information from all involved parties. You should obtain their name, address, phone number, license plate number and insurance information if you are able to do so. If any party is uncooperative, it may be best to allow the police to obtain this information for you.

If you have a camera or a phone equipped with a camera, take pictures of the damages to each vehicle. You should get different angles of the damages including the inside of your vehicle especially if your airbags deployed. It is always best to get up-close photos as well as the entire vehicle.

Obtain the names and contact information for any potential witnesses. These witnesses could make or break your case. You can be sure that the at-fault party's

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insurance company is busy contacting witnesses in an effort to help its cause. Once retained, my firm attempts to contact witnesses in an effort to develop cases in favor of our clients. We also hire the necessary experts to help prove that the other driver was at fault.

If you are injured, seek prompt and consistent medical treatment. Only a medical provider will be able to inform you of the full extent of your injuries and whether or not you could benefit from treatment such as physical therapy.

There are also things you should avoid if you are a victim of an automobile accident. Since the police report is public record, you may start receiving unwarranted solicitation via phone calls or mail. There are entities that prey on accident victims for their own selfish gain. You should be leery of such solicitations or unsolicited correspondence.

Remember, you are entitled to be fully compensated for all of your medical bills; pain and suffering; lost wages; and property damage to the extent of the insurance policy. If you would like to pursue a personal injury case, you have a right to seek the assistance of an attorney. You can bet that the insurance company has attorneys working for them. Therefore, you would benefit from

an attorney who understands the law and is experienced in personal injury cases. Most personal injury attorneys work on a contingency fee basis, which means that if they are unable to have you compensated, you will not owe them a fee.

Being involved in an automobile accident can be devastating and can turn your world upside down. However, if you follow the tips above hopefully you will be able to get through this trying time. Remember, it is important to follow the rules of the road but it is also important to watch out for other drivers. I wish everyone safe travels! 

Nahon, Saharovich and Trotz, PLC is one of the largest personal injury law firms in the Mid-South. We handle a variety of different personal injury cases including, automobile and trucking accidents, catastrophic injuries, worker's compensation, products liability, social security, and nursing home cases.