

HELPFUL TIPS AFTER A CAR ACCIDENT



A PRACTICAL GUIDE BY
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A car accident can be a very traumatic and stressful event and it may be difficult to think clearly if you have just been involved in an accident. This guide is a practical overview of what to do if you have been involved in a collision and should be reviewed before an accident happens.



ASSESS YOUR INJURIES & SURROUNDINGS

The top priority after an accident is ensuring the safety of all people involved

- **ARE YOU INJURED?** If you are not sure, it is always best to err on the side of caution and call an ambulance. If you know someone else has been injured, call an ambulance. Even if you do not go to the hospital immediately, it is a good idea to follow-up with a doctor if you suspect any injury. Unless you were operating a motorcycle, your treatment will be covered through No-Fault (see below).



- **IS IT SAFE TO EXIT YOUR VEHICLE?** Assess your surroundings. Depending upon where the accident occurred, it may not be safe to exit your vehicle without moving the car out of the way of traffic. If you can't move your car to safety, stay inside your vehicle keeping your seatbelt on until help arrives.

INFORMATION TO GATHER AT THE SCENE

If you are able, information should be gathered while you are still at the scene of the accident.

NAMES & NUMBERS: After an accident, you should get the information from the other cars involved. This includes:

1. The driver & owner of the other car(s) involved
2. The names of any passengers in the other car(s)
3. The names and numbers of any witnesses to the accident.

INSURANCE / LICENSE / REGISTRATION: Gather information for the other involved cars including:

- Insurance information (policy & insurance company)
- State of Registration
- License Plate Number
- The Police precinct responding & accident report number

****Take pictures of any documents available****

TAKE PICTURES

A PICTURE IS WORTH A THOUSAND WORDS: Pictures are useful for a number of reasons. If the cars have not been moved after an accident, they can be helpful to show who is at fault for the accident. They can also document the damage to the vehicles, the surrounding area where the accident occurred including whether or not there is a traffic light or stop sign, or the condition of the roadway.

Photograph:

- Position of vehicles (if not moved)
- Damage to vehicles involved
- A general view of the accident scene / intersection
- Any traffic control signals (stop sign, yield or stop light)
- Insurance documents & license of other involved drivers



AFTER THE ACCIDENT

NO-FAULT: In New York No-Fault insurance covers medical treatment for injuries sustained in a car accident in most situations. No-Fault is coverage for medical treatment provided as follows:

- (1) Your own auto insurance if you are the driver of an involved car
- (2) The insurance of an involved car if you are a passenger or a pedestrian or cyclist struck

Motorcycles are not covered by No-Fault Insurance. Also, if you were acting within the scope of your employment at the time of the accident your medical treatment will likely be covered by workers' compensation. If on the job, the best course of action is to speak to your employer about workers' compensation benefits. You may want to file for No-Fault as well just to be safe.

30 Day Rule: The No-Fault carrier must be notified of your claim in writing within 30 days of the accident. Details of the accident must be provided so the carrier has adequate notice of the claim.

MISCELLANEOUS

THE MV-104: The accident must be reported to DMV within 10 days using the New York State Department of Motor Vehicles form MV-104 "Report of Motor Vehicle Accident" if the accident resulted in death, personal injury or property damage exceeding \$1,000.00. Failure to report the accident can result in a misdemeanor conviction or your license or registration being suspended until a report is filed.

READ WHAT YOU SIGN: If you have been involved in a collision, make sure you review any paperwork **BEFORE** you sign it. A thorough review is necessary so you do not waive any right you have to bring a claim for injuries or property damage, or unknowingly admit to responsibility for the collision.

Always remember to stay calm if you have been in an accident. Your safety following an accident is top priority and keeping a level head is a must.

And remember, prevention is the best medicine. While operating a vehicle, stay alert and avoid any activity that can distract your attention from the road ahead, including texting.



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This Guide is meant for information purposes only and is not legal advice. You should consult with an attorney regarding any legal matters following a motor vehicle accident to ensure your rights are protected