

What Should I Do After a Car Accident?

Crowded Roads - Car Crashes

Car accidents have become too frequent, particularly in larger cities where there are even more vehicles on the road. With the popularity of SUVs growing, America's roads are crowded with oversized vehicles, not to mention the vast number of semi-trucks and 18-wheelers. When these larger vehicles are involved in an accident, the damage they cause can be tremendous and can lead to wrongful death accidents.

The Consumer Protection Association of America is increasing public awareness on the subject of auto accidents and car wrecks by designating the week before Memorial Day "National Driver Education Week." The Association has also developed a list of suggestions to help drivers anticipate what they need to know about dealing with an accident.

Statistics concerning car accidents demonstrate why there is such a pressing need for such suggestions:

- On an average, there are more than 6 million car accidents on the roads of the US, annually.
- More than 3 million people get injured due to car accidents, with more than 2 million of these injuries being permanent.
- There are in excess of 40,000 deaths due to car accidents every year. Although this is a very high number by itself, some heart can be taken in the fact that statistics show that car accident fatalities have been witnessing a downward trend in recent years.
- The majority of car accidents could be avoided if only the drivers would drive more responsibly. About 40% of car accident fatalities occur because of a drunken driver. About 30% of the car accident fatalities can be attributed to driving above the speed limits and 33% and above because of reckless driving that causes the car to go off the road and result in an accident.
- The majority of car accident victims are the drivers, then the passengers of the car, followed by pedestrians, and lastly cyclists.
- Every 12 minutes, one person dies because of a car accident. Every 14 seconds, a car accident results in an injured victim.
- For those in the age group of 1 to 30 years, the leading cause of death is due to being involved in a car accident. People, who are between 15 to 24 years, and those who are above 75 years of age, are the people who are most severely affected by car accidents.

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- According to the car accident statistics released by the United States Department of Transportation's (USDOT's) National Highway Traffic Safety Administration (NHTSA), there were almost 43,000 deaths in 2002 because of car accidents. The car accident fatalities for the year 2003 stand at 42,643.
- In 2002, there were around 6,316,000 car accidents in the US, with these causing about 2.9 million injuries. In 2003, the total number of car accidents was 6,328,000 and the resulting injuries stood at almost 3 million.
- More than 25% of all car drivers were involved in car accidents in a five year period.

It is therefore appropriate and, frankly, necessary to have a plan in place for how you should deal with a car accident.

Proposed Action Plan to Deal with Accidents:

1. Keep an Emergency Kit in Your Glove Compartment. You should always be prepared; not just for yourself but for your occupants in the car, too. Drivers should carry a cell phone, as well as pen and paper for taking notes, a disposable camera to take photos of the vehicles at the scene, and a card with information about medical allergies or conditions that may require special attention if there are serious injuries. Also, keep a list of contact numbers for law enforcement agencies handy. Drivers can keep this free fill-in-the-blanks accident [information form](#) in their glove compartment. The [DocuDent™ Auto Accident Kit](#) (\$19.95), supported by AAA and insurance companies, offers a comprehensive kit that includes a flashlight, reusable camera and accident documentation instructions. A set of cones, warning triangles, flashing lights or emergency flares should be kept in the trunk, too.

2. Keep Safety First. Drivers involved in minor accidents with no serious injuries should move cars to the side of the road and out of the way of oncoming traffic. In fact, many metropolitan cities, like Houston, Texas have passed new laws requiring motorists to move their vehicles out of lanes of travel in order to prevent traffic jams and subsequent accidents. Laws such as these recognize that leaving cars parked in the middle of the road or a busy intersection can result in additional accidents and injuries. If a car cannot be moved, drivers and passengers should remain in the cars with seatbelts fastened for everyone's safety until help arrives. Make sure to turn on hazard lights and set out cones, flares or warning triangles if possible (and if it is safe to do so).

3. Exchange Information. After the accident, exchange the following information: name, address, phone number, insurance company, policy number, driver license number and license plate number for the driver and the owner of each vehicle. If the driver's name is different from the name of the insured, establish what the relationship is and take down the name and address for each individual. Also make a written description of each car, including year, make, model and color — and the exact location of the collision and how it happened. Finally, be polite but don't tell the other drivers or the police that the accident was your fault, even if you think it was.

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4. Photograph and Document the Accident. Use your camera to document the damage to all the vehicles. Keep in mind that you want your photos to show the overall context of the accident so that you can make your case to a claims adjuster. If there were witnesses, try to get their contact information; they may be able to help you if the other drivers dispute your version of what happened.

5. File An Accident Report. Although law enforcement officers in many locations may not respond to accidents unless there are injuries, drivers should file a state vehicle accident report, which is available at police stations and often on the Department of Motor Vehicles Web site as a downloadable file. A police report often helps insurance companies speed up the claims process.

6. Know What Your Insurance Covers. The whole insurance process will be easier following your accident if you know the details of your coverage. For example, don't wait until after an accident to find out that your policy doesn't automatically cover costs for towing or a replacement rental car. Generally, for only a dollar or two extra each month, you can add coverage for rental car reimbursement, which provides a rental car for little or no money while your car is in the repair shop or if it is stolen. Check your policy for specifics.

The attorneys at MATTHEWS & FULLMER believe that an informed driver is a safe and protected driver. While the attorneys at MATTHEWS & FULLMER cannot prevent accidents from occurring, we hope that we can help our clients quickly resolve their claims and receive fair compensation from responsible parties.

If you would like additional information, or if you would like to speak with one of our attorneys about your recent car accident, please contact us today at 713.961.0246 or 1.800.899.3352.