



Czack Law Crash Checklist

To lessen the stress and aggravation that come with an accident, there are things you can and should do now to protect yourself and your loved ones. A little preparation now will go a long way in the event you are involved in a crash! Keep this guide handy in each of your vehicles for easy reference.

1st - BE PREPARED BY ORGANIZING NOW!

Be prepared and organized before anything ever happens. Carry an envelope containing your “important car papers” in your glovebox. When the police ask for your registration and proof of insurance, you’re able to easily locate and provide them, as opposed to the fumbling around most of us do. More importantly, failure to have either of these could result in a citation, or worse. You can also put your emergency contact names and numbers in the envelope in the event you are injured and unable to communicate.

Preparation also means having the right types and amounts of automobile insurance coverage in place before a wreck ever occurs. Be sure to do a comprehensive coverage review with your insurance agent at least once a year.

2nd – STAY CALM!

Any accident, big or small, causes anxiety and an adrenaline rush. Assuming you can remain safely in your vehicle for a few moments after a crash, collect your thoughts and assess what just happened. Engage your flashing lights. Think about the environment where your vehicle is located and whether it’s safe to leave it at that location until the police arrive. If safe, vehicles should not be moved before the police arrive. Try to determine whether anyone is injured and needs immediate medical attention. After you’ve assessed the above issues, only then make the decision to leave your vehicle.

3rd – REPORT THE ACCIDENT TO LAW ENFORCEMENT!

Once you have your wits about you, immediately call the police to report the accident and request they be dispatched to the scene. Be prepared to wait a bit before emergency personnel arrive. Getting frustrated and impatient and leaving before they get there can cause a whole lot of headache later on, not to mention you’re leaving the scene of a crash.

Also, if your accident happened on private property, the police may not come, or if they do, they may not do a report. In that case, getting detailed and accurate information from the other driver is essential.

4th - EXCHANGE INFORMATION WITH THE OTHER DRIVER!

Always exchange basic information with the driver of the other car. Be sure you get the following information:

- Name
- Address and telephone numbers
- Driver's license number
- License plate number
- Make, model and color of the other vehicle(s) involved
- Insurance company and policy information

Getting this information is very important so don't be shy or afraid to ask for it, especially since a police report with this information is often not available for 1-2 weeks.

5th – OBSERVE THE AREA TO SEE IF ANY WITNESSES ARE AROUND!

Did anyone see the accident happen? Is there another vehicle stopped nearby or is anyone standing around at the scene? Always observe the surrounding area to locate potential witnesses to the crash. Do not be afraid to ask for their name and number because this may be your only opportunity to identify any witnesses. If they won't give you information or they leave the scene, jot down a description of the person, make and model of their vehicle and plate number.

6th – GATHER BASIC ACCIDENT SCENE EVIDENCE!

As you wait for the police, and only if you can safely do so, use your cell phone camera to take pictures and/or video of the following:

- Location of the vehicles on the road
- Damage to the vehicles
- Any car debris left on the roadway
- Skid marks
- A wide view of the entire scene

Do not rely on the police to do any of this.

7th – NEVER ADMIT FAULT!

Try not to discuss the wreck and who is to blame with the other driver. Never admit to something when you're in shock, upset or your adrenaline is flowing. Furthermore, most crashes happen so quickly it takes time to process what actually just occurred.

Let the police, your attorney and the insurance companies' use their investigative tools and experience to sort out what happened and who's at fault – don't admit anything!

8th – PAY ATTENTION TO YOUR BODY AND ANY POST-ACCIDENT HEALTH CONCERNS!

It's a known fact that people often do not feel any pain immediately following an accident. You're in shock; you're concerned about your vehicle, etc.... Stiffness and pain sometimes don't become apparent for a couple of days, to a week. If you are injured and need medical attention right away, do not hesitate going by Fire/EMS to the hospital.

The message for you to remember is this: as small or minor as you may believe your symptoms or injuries are at the time, have them documented by a medical professional as soon as practical. You wouldn't ignore a dent in your bumper or fender from an accident; don't ignore your body's pain message to you after an accident. There is always a dollar value to repair your car. Your health, however, is priceless and may not be repairable if you ignore your symptoms!

9th – REPORT THE ACCIDENT TO YOUR INSURANCE COMPANY!

You've paid your car insurance premiums religiously and on-time. If you're having an issue or problem with the other driver's company, do not hesitate to call your company to report the accident to get them involved – that's why you've been paying them all these years. Expect and demand great service!

10th – BE CAUTIOUS DEALING WITH THE OTHER DRIVER'S INSURANCE ADJUSTER!

Be aware that the friendly sounding insurance adjuster who is trying to reach you is an employee of the company that is going to be paying you for your losses. While they'll tell you you're in "good hands", they don't work for you and they certainly are not "on your side"! Their job is to resolve your claim issues (rental, car repair or total loss, medical bills, injuries...) while paying out as little as possible. Their "caring sounding" voice is how they are trained to deal with you, the claimant.

For example:

- They will record initial telephone discussions with you discussing what happened in the accident or your injuries – for their benefit, not yours!
- They'll ask you to sign releases to allow them to get medical or wage data about you – never do this! You or your attorney should decide what medical or wage information the insurance company will receive in order to evaluate your claim, not the adjuster.
- They'll ask you questions over the phone about the accident or your injuries in such a way that you can't help but answer in a way negative to your best interests. Be extremely cautious!

I advise my clients never to speak with the other party's insurance company unless I am likewise on the line with them. Even then, it's something I rarely advise or allow. Saying the wrong thing at an early stage of a claim can seriously undermine your future rights.

If you or a loved one is in a serious crash or accident and you have any questions about your rights or what to do next, call one of the professionals at The Czack Law Firm, LLC at 216-696-9216! Or email mczack@czacklaw.com