

Auto Accident Tips

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Auto accidents can be very stressful if you don't know what to do. The following are some tips in case you are involved in an auto accident. First of all, make sure everyone is ok. If anyone isn't ok, then immediately call 911. By OK, I mean, needing medical attention. For example a broken bone, concussion, or serious cut.

If you aren't hurt, then you want to make sure you do the right thing and protect yourself. There are a lot of people out there that will frivolously sue, so you want to make sure and handle yourself properly. Don't anger or upset the person you are involved in a wreck with. You don't want to give them any more motivation to sue you.

The next thing you want to do is identify the driver. Make sure that they don't try to switch drivers. In some cases involving drinking, people have been known to switch drivers. Get the driver's license number and address.

If you notice the other person has been drinking heavily, a trick I've used before is I called myself on my cell phone and recorded them on my voice mail. This may or may not be used in court, but when it comes time to make a claim, you can use the fact that you have a recorded conversation of them drunk as leverage against them. This may help you.

Another tip, is look for witnesses if it was their fault. Neutral 3rd party witnesses can be very helpful if you find them.

Look for any excuses that they give when speaking with you, such as I'm tired, I am sick, or I am drunk. Also notice if they say they are OK. At least you'll have this documented if they go back and say that they are suffering from a neck injury.

As far as police reports go, depending on which state you are in the law may require a police report to be filed. In a lot of cases, if injury occurs, or if the property damage exceeds a certain amount, a police report must be filed. I recommend calling 911 and informing them of the accident. If you call it may help show that you weren't trying to hide anything.

The next step is dealing with an insurance company. This can be a serious headache depending on how willing your insurance company is. First of all, you have a certain time frame that you have to make your claim in. Your policy should outline this grace period. Once you contact them, they will ask you some questions and may even try to get a recorded conversation from you. If they want a recorded conversation, then I would suggest hiring an attorney. If you look hard, you'll be able to find one at a reasonable cost. Another bit of advice when dealing with insurance companies, is, 'Don't be a pushover.' Let them know you won't back down easily if you don't get what you deserve.

Getting in auto accidents is never a good situation, but taking the right steps can ensure that it doesn't get much worse. J Zuniga is senior editor of New Jersey lawyers an informative site dedicated to helping consumers with a bit of legal information and links to attorneys in the area. For specific input on auto accidents visit our New Jersey accident lawyer page or our New Jersey personal injury lawyer page.