

# What You Need To Do If You Are In A Vehicle Accident

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*Article by: Kevin Anthony*

Even though it might break up your schedule, it is one of the many obstacles in life that we must face. After you are calm and ready to act, make sure that you are okay. If you have doubts about the way that you are feeling, you need to call an ambulance.

The second call that you need to make has to be to the police. The police will tell you whether it is required to move the vehicles from traffic, and an investigating officer will take statements of the drivers and passengers involved. When the police are investigating the crash, make sure that you ask for a police report for filing a claim.

Even if the cause of the accident is embarrassing and were made by your fault, you need to tell the truth. Sooner or later, your insurance company will find out about what happened, and if they find out that you were lying, this fib will come back to haunt you.

Simply describe what happened to the police and avoid saying "I'm sorry" because that might be interpreted as an admission of fault. The insurance company and the police will determine who the one to blame is. Now, all you have to do is describe what happened.

Another great tip is to carry a single use camera in your car. After all, a picture will be worth a thousand words when you photograph both vehicles and the damage that was caused. When filing a claim, this will make it easier for the insurance company to determine how much money to give you after an accident.

After you contact the police and the ambulance (if needed), you have to contact your auto insurer. Remain calm, describe what happened, and carefully listen to what they have to say.

When speaking to your insurance company, you have to ask what they can do and what you should do know. It is also crucial for you to ask the insurance company claims adjuster for a copy of the complete claim file because of the fact that insurance companies are destroying documents to create a "paperless office".

After you had a car collision, hiring a lawyer isn't usually required. If you have been seriously injured during a car accident, hiring a lawyer would be a good idea in order to keep the lines of communication open between you and the insurance company.

Proving that the accident wasn't your fault might require an attorney's assistance, as well. Remember that the help of an attorney isn't required, but it usually helps clear out uncertainties, especially if the accident caused serious injuries. Kevin Anthony is an online marketer and continues to try and find the best programs for his clients.

<http://discountinsurance.blogspot.com>