

10 Things to Remember If You Have Been In a Car Crash

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Did you ever wonder why a lot of car accident victims don't die on the crash scene; instead, they succumb months after the tragedy? Emotions run high during an accident and the adrenaline rush is enough to make you think that you're perfectly fine but you may not be.

What are the ten things that you must not forget when you encounter a car accident?

Rule # 1. Be calm and stay for a few seconds in your car. It's important to take a careful look at the scene; that is if you're able to move. Is there a need for you to get out of your vehicle? You must immediately find out if there's a gas leak.

Rule # 2. Check any injuries that you might have sustained. If you or your companion is hurt in any way, then immediately dial 911. You may need the assistance of police officers if you have experienced a major car crash; they'll be the ones to create and file a report regarding your accident, which you may need when you file for an insurance claim later. If it's just one of those fender-benders, I recommend that you call 911 as well; there may be discrepancies from the crash partner and your claim can be denied.

Rule #3. Move your car to the shoulder of the road. If your companion is injured, then you have to leave the car where it currently is. Don't attempt to move your injured loved one or friend out of the car; he or she may have sustained injuries that only the medics are able to address.

Rule #4. If the other driver is unhurt, you can ask him for important information such as his name, address, phone number, and proof of insurance. You can also ask him to show his driver's license. If you could

look around for a witness, then do so. Don't forget to take note of their address or phone numbers as well.

Rule #5. Don't point fingers just yet... not to the other driver and also not to yourself. The investigation will prove whose fault it was.

Rule #6. Contact your insurance company as soon as you can. Your agent should be able to discuss what else you need to do and what things to file.

Rule #7. Don't immediately say that you're fine. When someone asks how you are, it's best to give a safe answer such as "I really can't tell right now..." or "I'm shaken..." Injuries take time to show.

Rule #8. Know what your insurance policy is able to cover. Liability comprehensive coverage, repairs and car rental are the basics. Personal injury protection (PIP) or uninsured motorist (UM) or underinsured motorist (UIM) are becoming more important. Thousands of US drivers, due to the own turn in the economy, have elected to decrease coverage and even drop coverage out right; while it is illegal, they are still willing to jeopardize themselves and others on the road.

Rule #9. Photograph the scene if you have a camera phone with you. This is a must and very simple to do.

Rule #10. Not feeling any pain isn't a guarantee that you're not injured. Get yourself checked by a physician as soon as you get out of the crash scene. Don't wait to have an appointment with your doctor; instead, go to the nearest emergency room and let a doctor take a look at you right away.

If you have any questions or if you would like more information, please contact [Dr. John Doe at Johndoe@JonhdoeChihiro.com](mailto:Johndoe@JonhdoeChihiro.com) or 555-555-1212

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