

Ensure Your Safety

Check for serious injuries, such as blood, severe pain and dizziness. If you or anyone shows these signs, then call emergency service quickly. If you are unable to call, then order a bystander to do it for you. Don't rely on anyone else. To prevent further harm from cars, get off the road and the vehicle.

Call 9-1-1. Even if you believe that your body is fine and there hasn't been a serious property damage, you should still call 9-1-1. Because often times, the property damage is more than you think. Study by Consumer Reports how minor seeming damage was actually up \$3,000-\$6,000. Similarly, the injuries also seem harmless or minor, but they can be dangerous. Tissue damage, pain, stiffness all become more significant as time goes by. Therefore, it's better to get a medical check up from an emergency responder.

Collect Evidence

Record information about first responders such as police officers that appear first. They can provide valuable information later on, if you decide to file a lawsuit. Write down their names, addresses, incident number, and the badge number.

Make sure police files a report. This report contains most important information, such as the location, time, day, weather, preliminary assessment of fault, and witness accounts. You have to insist the police to make a file, as it will be a useful document later on. Ask the police if you can get the copy of the document.

Write down your own account in full detail about everything. Include the location, your path, all the people involved, time, situation, etc. If it's possible, get any video or photo evidence, medical copies and witness testimonies.

Notify Your Insurance

Let your insurance know about the situation; time, location, day, everything. They will have to initially cover your medical bill, regardless of whose fault.

File a Claim with Other Party's Insurance Company

Before you do it, make sure you understand the situation. You need to know whether the other party is liable for damages. And for that, it's mandatory that you get a lawyer. Don't proceed further if you don't have one. If you're certain, then make an initial claim. It should include the situation, your contact number, and your insurance contact.

The best way to get a response back from the insurance company is to submit a demand letter. This should include a complete factual account, evidence of other party's liability, proof that the accident effect on you, and the fees you had to pay, and the demanded amount. The best way to make a demand letter is to get a personal injury lawyer. They know the damage, amount, tricks agents play and more. They provide free consultation, so you can check whether you're on the right track.

File a Personal Injury Lawsuit

File your complaint. You mention the accident, your injury and the responsibility of the other party. This will summon the defendant and let them know that

they're being sued. They will be given a lawyer to represent them and have limited period of time to respond back. The handling of summons and complaints will be done by a professional process server.

Remember, that statues of limitation apply to the injury lawsuits. Each state have a different one, so it's best to find that one first.