



# Article Series

Information to Know from Martinson & Beason, P.C., Attorneys at Law

## Step-by-Step Car Accident Guide

If you are involved in a car accident, there are some standard things that you should do immediately after the accident.

- Safety comes first: if you believe you are injured, remain in your car and call 9-1-1 or ask the first person who stops to help to call for an ambulance. If you are not injured, check on any others involved in the accident to see if they need assistance.
- Call the police to report the accident.
- Turn on your hazard lights. If you have emergency flares or cones, set them out to warn other drivers.
- Do NOT leave the scene of the accident.
- Do NOT admit fault or discuss the accident with bystanders or witnesses.
- DO collect witness names and contact information and exchange insurance information with any others involved in the accident. We recommend getting the individual's full name, more than one contact number plus a mailing address. Some witnesses will not stay long enough for the police to record their contact information, so make sure you get it up front.
- If you can do so safely, take photos of the accident scene from all angles BEFORE moving your car. Include pictures of the damaged vehicles as well as the surrounding area. If your cell phone does not have picture capability, keep a disposable camera in your glove box.
- If the vehicles are drivable and it is safe to do so, move them from the road. Some states require that the cars be left in place after the accident so the police can make their report, so be aware of the rules if you are traveling or ask the 9-1-1 dispatcher.
- The police will need your driver's license, car registration and insurance information to complete the report. You will also be asked to give a statement explaining your view of what happened. Answer only the questions asked; be factual with your answers; do not speculate about what happened.
- The responding officer will generally provide you with information on how to get a copy of your accident report. Many departments now have automated systems in place and will give you a case number at the scene that you can use to download the accident report. If your accident was in Huntsville, reports can be found at <http://huntsvilleal.policereports.us/>. In Birmingham, accident reports are available at the Birmingham Police Department, Records Division, 1710 1st Ave North. You need the case number, accident date and last name of the driver or vehicle owner to pull the report.
- If your car is not drivable, remove all personal property before the tow truck arrives. If you have to arrange your own towing and are not sure who to use, call your auto mechanic for a recommendation.

In many cases you will not be thinking clearly after your car accident. Even if you are not injured, you may be rattled and not recall the steps you need to take. To help in this situation, **Martinson & Beason** has created an [Accident Information Sheet](#) for you to print and keep in your glove box. Following the steps listed here will help you deal with the accident and collect the necessary information to file your insurance claim. The document can be found on our website at <http://www.martinsonandbeason.com/files/accidentsheet.pdf>.



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Once you are able to leave the accident scene, there are some follow up items you still need to do:

- Arrange for any follow-up medical care. In many cases, you will feel fine at the accident scene but have problems a day or two later. See a doctor and have him or her document your symptoms. Be sure to tell the physician that you were in a car accident.
- Keep copies of all medical bills related to the accident and document any days lost from work. You may wish to track related expenses, as well, including mileage to and from medical appointments, etc.
- Contact your insurance company to report the accident. We strongly recommend that you read your policy carefully BEFORE the accident so you understand exactly what is covered. If you did not select towing or rental car insurance, you will pay for those out of pocket.
- If your policy has a rental car clause, they will tell you what you must do to obtain a rental vehicle.
- Complete Alabama form SR-13 to report the accident to the State. This must be done within 30 days for all accidents where there were injuries or property damage in excess of \$250. The form can be found here: <http://dps.alabama.gov/DriverLicense/forms/SR-13.pdf>
- While the accident is fresh in your mind, we recommend you write down the details of the accident, including a sketch of the scene and your thoughts. While you may never need this information, if you end up having to take legal action, these notes will help you refresh your memory.
- Consider your online persona: it's okay to tell your Facebook friends that you were in an accident, but consider what would happen if you were indeed at fault and you posted that online for the other driver's insurance company to see. *If it's posted online or sent via email, it's not confidential.*

If you were injured in a car accident that was not your fault, you may wish to talk to an attorney to learn your rights. While most injuries from car accidents are relatively minor and do not result in long-term damage, it is better to understand your rights under the law before you sign a release with the insurance company. Once you have signed that release, if additional injuries become apparent or if it becomes apparent that you will never return to 100% of your pre-accident condition, it's too late to receive compensation for your medical bills, lost wages or pain and suffering. You should also note that in Alabama the statute of limitations to bring action in a car accident case is two years. Once this deadline has expired, you are generally barred from pursuing legal action.

Our Alabama car accident lawyers handle all automobile accident cases on a contingency fee basis, which means we do not charge you a fee until and unless we make a recovery for you.

If you or a loved one has suffered a personal injury contact our experienced and dedicated Huntsville Alabama car accident attorneys. The evaluation is free and confidential.

[Email us](#) or call us toll free at 1-800-255-6534.



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