

## What to Do After a Car Crash

The steps you take in the minutes, hours, and days after a crash can protect both your health and your claim. Keep this guide where you can find it.

- 1. Get to safety.** If you can, move out of traffic, turn on your hazard lights, and check yourself and others for injuries.
- 2. Call 911.** Report any injuries and request police. A police crash report is important evidence.
- 3. Seek medical care promptly.** Some injuries appear hours or days later. In Florida, you generally must seek treatment within 14 days of the crash to qualify for PIP (Personal Injury Protection) benefits.
- 4. Document the scene.** Photograph all vehicles, damage, license plates, the roadway, and any visible injuries.
- 5. Exchange information.** Get the other driver's name, contact, driver's license, insurance, and vehicle details, and collect the names and numbers of any witnesses.
- 6. Do not admit fault.** Be polite, but do not apologize or speculate about the cause. Stick to the facts when speaking with police.
- 7. Notify your insurer.** Report the crash to your own insurance company. You are generally not required to give a recorded statement to the other driver's insurer.
- 8. Keep everything.** Save medical records and bills, repair estimates, receipts, and a note of any missed work or lost wages.
- 9. Be careful with early offers.** An insurer may offer a quick, low settlement before you know the full extent of your injuries. Consider speaking with an attorney before signing anything.

*This guide provides general information from Morla Law Group, P.A. and is not legal advice. Reading it does not create an attorney-client relationship. Laws and procedures change and vary by case; for advice about your situation, contact our office.*