

# Get on the Road to Recovery Sooner: What to Do After a Car Accident

Article By:

Lynwood P. Evans

Jeremy M. Wilson

---

**Heart pounding, hands trembling, you've just found yourself in an accident caused by another party's negligence.**

Or, sadly, perhaps you are facing even more significant personal injuries. What you do next could make all the difference in your recovery journey, and seeking fair compensation if you or someone you loved were injured. To assist you in this process, we've compiled a list of recommended actions to take following a car crash:

1. **Remember your ABCs: Assess, Be safe, and Call for help.** Although every accident is unique, evaluating the severity of injuries and ensuring everyone's safety should be the first step. It is crucial to remain vigilant, as inattentive drivers may cause further harm. Therefore, act swiftly to avoid any additional danger. Then, call 911 immediately for help if necessary.
2. **Get the medical care you need.** In the aftermath of a car accident, seeking medical care is an absolute must. **DON'T DELAY.** It ensures the proper treatment for any immediate injuries and protects you from potential insurance denials down the road because of a delay or gap in medical treatment.

Additionally, some injuries, such as certain types of head trauma, aren't always apparent right after an accident. It's important to stay vigilant for any symptoms that may arise later on and to communicate all your problems to your medical providers.

3. **Use Your Health Insurance.** It's easy to assume that the other driver's insurance should pay your medical bills, but that won't always happen in the short-term. That's why we advise our clients to use their health insurance to cover their medical expenses. Doing so will prevent medical bills from piling up while you wait for the at-fault insurance company to pay out. Plus, using your health insurance immediately gives you access to the medical care you need. This is particularly true when it may be months—or in extreme cases, years—before a personal injury case is resolved with the at-fault driver's insurance company and all damages are paid.

- 
4. **Report the Accident to the Appropriate Car Insurance Companies.** You'll want to contact your insurance company and the at-fault driver's insurance company. While the at-fault driver's insurer is responsible for covering any damages, your insurer could also have certain types of coverage that could help you out, such as medical payments or uninsured motorist (UIM) coverage.

Plus, if the other driver's insurer is slow or unresponsive, your insurer could cover your property damage without meaningfully affecting your premium, since your insurance company will seek reimbursement from the other driver's insurance company.

It is advisable not to agree to provide a "recorded statement" to insurance companies regarding the accident's cause or disclose specifics about your injuries and medical treatment before speaking to a lawyer. Instead, limit the conversation to reporting the accident and initiating the process of addressing the property damage claim. If you decide to hire a personal injury attorney, they then can help communicate relevant information to the insurance company, preventing any misinterpretation or distortion of your statement.

It is essential to know that other insurance companies may be involved in an accident, especially in cases where the at-fault driver was driving someone else's vehicle or was on the job. In such situations, seeking the help of an experienced personal injury attorney can prove crucial. They can identify additional sources of insurance coverage, including additional liability policies or underinsured motorist (UIM) coverage, which can be a significant advantage. Thus, enlisting the services of an experienced personal injury attorney can prove highly beneficial.

5. **Address Your Property Damage Claim.** If your injuries do not impede your driving ability, you will need a vehicle. If your car has been totaled, a new one must be purchased. Liability insurance typically will cover the costs if repairs amount to less than 75% of the vehicle's fair market value. If substantial damage is sustained, but repairs are made, the vehicle's resale value may decrease, and insurance may also cover this damage.

Individuals can typically handle property damage claims without legal representation. Property damage claims can be resolved without affecting personal injury claims. However, most personal injury attorneys will assist with property damage claims at no additional cost.

6. **Document everything.** If you can do so safely, take pictures of the accident scene, property damage, and visible injuries. Additionally, it is important to document insurance information, license plate numbers, and the name of the attending law enforcement officer. This information will serve as valuable resources for your personal injury attorney.

Retain all documents associated with your medical treatment, including bills and initial records, as well as keep a record of time missed from work and any out-of-pocket expenses incurred because of the accident. These expenses should be compensable as part of your claim. Engaging an attorney can aid in managing this process. However, maintaining basic documentation of the events and their effects on your life will prove beneficial.

7. **Speak to an attorney early.** A skilled personal injury lawyer can assist you in navigating the

legal system and safeguarding your rights. They can provide you with answers to your questions, assess any potential claims you may have against the other driver, and negotiate with insurance companies on your behalf to make sure you receive appropriate compensation. If needed, an experienced lawyer can file your case and represent you in court, including a trial by jury.

Following these steps can help protect your legal rights and ensure you receive proper care after a car accident caused by someone else's negligence.

---

The article first appeared in *Best Lawyers Personal Injury and Malpractice Legal Guide* used with permission.

© 2025 Ward and Smith, P.A.. All Rights Reserved.

---

National Law Review, Volume XIII, Number 149

Source URL: <https://natlawreview.com/article/get-road-to-recovery-sooner-what-to-do-after-car-accident>