

R.B. BORMASTER & ASSOCIATES, P.C.

Accident & Injury Lawyers

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Auto Accidents

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What To Do If You Are In An Auto Accident

Many people panic when they are in an auto accident. They worry how it will affect their insurance rates and other matters. Sometimes, panic causes people to say things they will later regret and to overlook information that would be helpful if a dispute arises regarding the accident.

Here are some steps to follow if you are in a car accident. They can

reduce the hassles and increase your chances of receiving fair compensation for any damages.

- Call an ambulance for anyone seriously hurt.
- Write down the name, address, phone number, driver's license number, and insurance company of the other driver. If the other driver does not own the car, get this same information for the owner.



Continued on other side

If You Have An Injury Claim, Don't Delay

If you've been in an accident and intend to make a claim, there are several reasons why you must consult an attorney promptly.

One reason is there are time limits ("statutes of limitations") for making claims. If you wait too long and the statute of limitations passes, you will be prevented from bringing your claim.

Courts strictly follow statutes of limitations. In one case, a woman hurt in a car accident made a claim one day after the statute of limitations passed. Even though this was

a minor violation, a court dismissed her claim and she could not recover money for her injuries.

Another reason why you should seek legal help immediately is that delay can hurt your case. As time passes, it becomes harder to gather evidence and to find and interview witnesses, who may move or forget the details of your accident.

Since waiting can cause your claim to be dismissed or hurt your chances of getting the best recovery, seek legal help as soon after an accident as possible.

AUTO INSURANCE TIP: Carry Uninsured Motorist Insurance

Accidents with drivers who have little or no insurance are common. Victims of these accidents are often shocked to learn they will recover little, if any, money for their injuries. To avoid this, carry an adequate amount of *uninsured* and *underinsured* motorist insurance. These coverages are inexpensive and will help protect you in an accident with an uninsured, underinsured or hit-and-run driver.

Auto Accidents, *continued from other side*

- Write down the names, addresses and phone numbers of all witnesses.
- Write down the other car's make, model, year and license number.
- Make a diagram of the accident. Be sure it shows skid marks, traffic signals, stop signs and crosswalks.
- Make notes on road conditions and where and when the accident happened.
- Do not take any blame for the accident. Things you say can be used against you later and affect the outcome of your claim. Don't admit fault or responsibility, at least not before consulting your lawyer.



AUTO ACCIDENT CHECKLIST

- ✓ Get help for anyone hurt.
- ✓ Write down information about the other driver, car, passengers and witnesses.
- ✓ Make notes on the accident.
- ✓ Call us to find out about recovering for your injuries.

After the accident, call us. We will advise you about notifying other parties, your legal rights and duties, and how much money you are entitled to recover. Call promptly, as the time right after the accident can be vital to your claim.

This newsletter has general information. Due to constant changes in the law, exceptions to general principles of law, and variations of state laws, seek professional legal advice before acting on any matter. ©2013 ANSI

Use Child Car Seats Properly

By some reports, over 80% of child car seats are misused. This results in an alarming statistic: over 50% of children who die in auto accidents could be saved by properly using a child car seat.

It is vital for people who drive children to use these seats right. They should read the instructions that come with the seat and the car's owner manual. Before you buy a child car seat, make sure it fits right in your car. Also have the child "try out" the seat to see if it fits.



If you are in an accident, please call us. We handle all types of personal injury cases, and we will fight to get you the maximum recovery.

Please also give our name to a friend or family member if they are in an accident.

Thank you for letting us serve your legal needs.

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