

I've Been in a Car Accident, Now What?

What should I do after an Accident?

- You should seek medical attention immediately if needed.
- You should seek legal advice as soon as you have questions about the accident and your injuries.

Your Damages May Include

- Physical and emotional injury.
- Property damage to your vehicle and its contents.

Legal Representation

- You should retain an experienced attorney if you have severe or long-lasting injuries from an accident caused by another's negligence. Such claims are too complicated to handle on your own.

Contact ALL insurance companies which may have some responsibility for your damages. Tell all Auto Insurance Carriers of the Accident

- Companies which have coverage for these vehicles may be able to help:
- Insurance companies covering the vehicle in which you were riding in when you were injured or which you were otherwise using or you were near if not inside the vehicle when injured.
- Your own automobile insurance if different from the coverage on the vehicle in which you were riding when injured.
- Any vehicle of a relative who resides with you in the same household (stepparents are included here and more than one household may be proved). You are entitled to seek extra coverages on family vehicles. This family coverage is what pays when you are injured as a pedestrian.
- The vehicle operated by the party at fault in causing the accident, even if it is your own family member who caused your injury. Yes, you are entitled to seek liability coverage for your injuries caused by a family member or other person. The family vehicle of any at fault driver who was operating a vehicle he or she did not own.

Tell all Health Insurance Carriers of the Accident

- Personal health insurance carriers such as private health carriers, HMOs, Medicare or Medicaid. These payers should be billed promptly by the treatment facilities or doctors for all your accident related treatment. Be sure any and all rules are followed for getting prior authorization for nonemergency treatment. Most all of these health payers will have a right to reimbursement, if you get automobile insurance to cover your medical bills.

- Other providers of health care, such as West Virginia Workers? Compensation, should be contacted, if they may have any liability for your medical bills.
- Personal disability insurance, if you are to be off work a substantial time.
- Hospital stay insurance, for any overnights in a hospital.
- Accident insurance coverages, if any, such as for children on their optional school insurance.