

## What to do When a Crash Happens

- 1. Remove Everyone from the Zone of Danger**
  - Make assessment of the danger (if any) and take action to remove cars and people from areas that are exposed to risk, or take measures to alert or warn oncoming traffic.
- 2. Provide or Seek Emergency Medical Help**
  - If you are able, immediately check on the condition of your passengers and the people in other involved vehicles.
  - If you have reason to believe that your neck or back may have been injured, do not risk permanent injury by moving around.
- 3. Contact Authorities**
  - In WV, contact 911 or municipal police for incorporated areas, sheriff's department or state police outside of city limits.
- 4. Identify Witnesses**
  - Locate and document as many impartial witnesses as possible. Identify all parties in both vehicles. Get addresses and phone numbers.
  - If the parties in another person's vehicle are uncooperative, document their comments and describe their appearance in your notes.
- 5. Preserve Evidence**
  - Take detailed notes. Take pictures with a cell phone or other camera if available. Write down any identifying information from the other person's vehicle such as make, model and license number.
- 6. Police Investigation**
  - Do not assume that the Officer will investigate the crash to the degree necessary to protect your interests. Be sure that all witnesses are identified and evidence is preserved per the previous topics.
- 7. Statement to Police**
  - Stick to the facts. Do not speculate. Be accurate. Be brief.
- 8. Do Not Decide what Happened**
  - Do not reach conclusions as to fault: yours or that of someone else. You may not be aware of all pertinent facts.
- 9. Medical Conclusions**
  - Do not immediately assume that you are hurt, or unhurt. Do not say "I am fine" or "I am okay" spontaneously unless you are absolutely sure that the statement is correct. Due to adrenaline, you may feel no pain in spite of a serious injury.
- 10. Call Your Insurance Agent**
  - My Agent's name and phone number: \_\_\_\_\_

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*Continued Other Side...*

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*Continued Other Side...*

**11. Be Careful Regarding Initial Statements to Your Insurance Company**

- Provide only basic information such as date and time of the crash and names and insurance of the involved parties.

**12. Reasons Why Your Insurance Company Will Contact You Later**

- The agent wants your business and friendship.
- The adjuster's job is to protect the insurance company's money. The adjuster may be seeking information that is favorable, or unfavorable to you, depending on the situation.

**13. Contact from the Other Person's Insurance Company**

- You are not required to speak with any adjuster for the other person's insurance company. The only purpose for the other person's adjuster to contact you after a crash is to protect the insurance company's money and minimize what is paid on the claim. The adjuster may find fault with what you did or what you say, or to suggest some alternative more favorable to the adjuster's insured client.

**14. Attorneys**

- Before speaking with anyone about the crash, contact an attorney who has significant experience with motor vehicle collision cases.

**15. Attorney Fees and Expenses**

- Regardless of your choice of attorney, the attorney who accepts your case should do so on a contingent fee basis. The fee and expense arrangements must be in a written agreement, signed by both you and the attorney.

**Emergency Contact Information**

Name	Telephone Number(s)
Family Member	_____
Toll Free Insurance Company # (From Policy or Agent)	_____
City Police	_____
County Sheriff	_____
Attorney Office Number	(304) 345-5667 (800) 822-5667
Attorney Home Number (Ed Hill, Kent Carper or Harry Deitzler)	(304) 345-8269 (304) 342-6062 (304) 925-5678

**Courtesy Of:**

The Law Firm of  
**Hill, Peterson, Carper, Bee & Deitzler, PLLC**

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Charleston, WV 25311  
800.822.5667 [www.hpcbd.com](http://www.hpcbd.com)

Please do not construe this document as legal advice, and do not rule out the possibility that other, better alternatives may be available in a particular circumstance. This is a basic outline describing general principles and is provided as a public service to you. If you need advice concerning a specific crash or other situation, please call one of our attorneys for a free consultation.

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