



# What to Do After a Vehicle Accident.

Presented by

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The Richards Firm  
A LOCAL PERSONAL INJURY LAW FIRM

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# Introduction

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There are as many as 6 million vehicle accidents every year.

For most people, it's not a matter of "if" you get into an accident, but "when".



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# Introduction

No one wants to be involved in a vehicular collision. They can be very dangerous. Even deadly. On top of immediate injuries and damages, there can be long-lasting emotional and physical trauma.

Unfortunately, the odds are against you. Studies show that the large majority of drivers will be in at least one accident in their lifetime. In fact, most people will experience more than one accident involving a vehicle.

The causes for these accidents can vary, though the most common reasons include the following:

- Bad road conditions
- Distracted driving
- Speeding
- Drunk driving
- Ignoring road signs
- Vehicle defects

Even if you don't drive, you can find yourself in a vehicle-related accident. These situations can be especially dangerous. In 2022, at least 7508 people walking in the US were struck and killed by vehicles. Many more are injured.

This is why it's very important to follow the rules of the road, take the necessary precautions, and always be aware of your surroundings.

That said, you can't control the actions of other drivers, and beyond that, sometimes things simply go wrong. When you find yourself in this situation, it's important that you do everything you can to protect and take care of yourself, as well as any family or friends affected by the accident.

# Introduction

Any car incident, even seemingly minor ones, can have a significant impact on a person's life. Not only can it cause damage to your vehicle, but it can result in injury, ongoing pain, disability, loss of work, emotional trauma, and more.

You cannot undo what has happened to you, but by taking immediate and effective actions, you can find resolution and move forward with your life.

If you or a loved one has been involved in an accident with another vehicle, these are the first four things you should do:

1. Take Care of Yourself.
2. Gather Evidence.
3. Avoid Discussing Fault.
4. Speak to a Personal Injury Attorney.



# Step 1: Take Care of Yourself.

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There's a lot to process after you've been involved in an accident, but your primary focus should always be taking care of yourself and your loved ones.



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# Step 1: Take Care of Yourself

A vehicle accident is a very emotional experience. You will naturally have a lot of thoughts and questions flooding your mind at once. If you've been injured, you might not even realize it. Your body's response to situations like this is to flood itself with endorphins and adrenaline, which can numb pain and make it difficult to think logically.

Whether or not you feel any pain, you should examine your body for injuries. Do the same for anyone else in the vehicle. If there are any visible injuries, consider calling an ambulance. Regardless of any notable injuries, it's always a good idea to immediately call the police.

This will ensure help is on the way and that a report of the collision is ultimately created.



Once the adrenaline starts to wear off, and your body starts to settle, it's likely you'll feel some pain or discomfort. Depending on where you're feeling this and how severe it is, you should visit an emergency room or urgent care office, schedule an appointment with your doctor, or check in with a local chiropractor.

If you're not sure which option to follow, visit an ER or Urgent Care office (some hospitals have both in a combined building).

# Step 1: Take Care of Yourself

Even if you feel completely fine, it's not a bad idea to visit a physical therapist or chiropractor within the next day or two. Injuries like neck and back strains can take days, if not a week or more, to settle in. Professionals can often spot these conditions before you feel the pain, and you'll be able to treat them more quickly and effectively.

## **Who Chooses the Doctor?**

When it comes to deciding what doctor or specialist to visit, it is always your choice. Don't let anyone tell you otherwise or force you to see a specific medical provider. As with anything in life, you should rely upon people you know and trust and go from there.

Again, it's important that you go sooner rather than later. Delaying treatments could actually result in an insurance claim being denied or the value of that claim reduced.

## **What About My Vehicle?**

If you were in a vehicle that was damaged in the accident, you should also prioritize having it repaired. Once your physical needs are met, focus on the vehicle. The repair process can take a while, especially if parts have to be ordered.

Some auto shops provide loaner vehicles. Otherwise, insurance may be able to cover the cost of a rental for a certain period of time. It's a good idea to ask your insurance provider about this when you report the accident. Your policy and that of the other driver will dictate the coverages available to you.

As with a doctor, you have every right to choose which repair shop to use.



# Step 1: Take Care of Yourself

## Whose Insurance Will Pay for It?

Insurance payments for injuries and repairs will depend on who is at fault. However, you should not wait for fault to be determined before you start tending to your needs. After the accident, make sure to get the insurance information of the other party involved. You will share yours with them as well.

From there, reach out to your insurance provider and inform them of the accident. Give them the basic details of the incident and ask any questions you might have.

Do not directly discuss fault. We'll discuss why in a moment.



# Step 2: Gather Evidence

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The different parties involved in an accident don't always agree on what happened. If you want to prove your side of the story, you'll need proof.



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## Step 2: Gather Evidence

Gathering evidence is critical to building your case. The best time to do this is at the scene of the accident. This is why it's always a good idea to call the police, even if the accident seems minor. The responding officer will create an official record where they take statements, review the scene of the accident, and form conclusions about what occurred.

That said, you should not rely solely on their report. You need to build your own case.

### **Building a Case**

With modern phones, almost everyone has a high-quality camera available at all times. Put this to good use. Take photos of any injuries you've suffered as well as the damage done to your vehicle. You should also take photos of the other vehicle and the surrounding area, if possible. You want a record of the scene so you can support your view of what happened.

If there are any witnesses, make sure to speak to them. Get their contact information, if they're willing. A name and a phone number or email can be very useful if the other party starts disagreeing with your side of the story.

Never assume that the responding police officer will gather all of this information. Their priority is ensuring public safety, clearing the road, and reestablishing order. You should make sure you get the contact information for the officer as well. They'll likely provide this without you needing to ask.

## Step 2: Gather Evidence

Once you've gathered as much information as you can, make sure to write down the entire event as best as you can remember. Do not assume that you will remember all of the details. With everything that happens after an accident, you can quickly start to mix up details and forget things altogether.

Insurance companies will latch onto any change of your story, and they may use it to justify denying your claim. Get your story straight.

### **What if The Accident Already Happened and Has Been Cleared?**

You're most likely reading this after you've already been in an accident. If that's the case, you can't go back and retroactively take photos or get testimonies from live witnesses.

However, you can still take action.

If your vehicle is still damaged and/or your injuries are visible, take photos now. Return to the scene of the accident and see if there is any damage to the surrounding environment. If it happened in a residential area, try knocking on doors of neighboring houses and checking to see if anyone witnessed the incident. If it was in a commercial area, do the same with local businesses and offices.

These days, Ring cameras and similar devices have become very common. It's possible that someone has an actual recording of the incident. This can be crucial in proving your side of the story.

Finally, if you haven't already, write down the details of what happened. Be as specific as you possibly can.

# Step 3: Avoid Discussing Fault

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When you're describing the accident to authorities or insurance agents, your natural instinct may be to admit fault or place it on the other party.

The truth is, you should avoid discussing it until later.



## Step 3: Avoid Discussing Fault

Proving fault is critical to whether you are entitled to compensation for injuries and damages. That said, you should avoid directly discussing it right away. Even if it seems fairly obvious who is at fault, there are sometimes details surrounding the accident that you are not aware of.

As an example, let's say you rear-ended another vehicle. This is one of the most common vehicle accidents, and it's usually considered to be the fault of the rear driver. However, there are instances when the lead driver is at least at some fault.

Reasons include:

- Slamming their brakes for no reason
- Changing lanes without signaling
- Having broken taillights
- Losing control in bad weather

It's important to wait for all evidence and statements to be gathered before fault is determined. Until then, do not speak about it directly. When talking to the responding officer, the other party, insurance providers, or anyone else involved in the process, simply state the basic facts of the incident as you observed them.

### **Determining Fault**

When a driver does not meet a recognized standard for safe travel on the roadway, the driver breaches a duty, and therefore they're at fault for the accident. That said, the specifics aren't always immediately apparent, and the other driver may have a story that contradicts your own. There are also situations where both parties may be at fault to some degree.

## Step 3: Avoid Discussing Fault

The specifics of proving and assigning fault can vary from state to state. The State of Ohio operates under a modified comparative negligence model. That means that an injured person may still be able to recover some of his or her damages even if partially to blame for the accident. If you are deemed to be more than 50 percent responsible for the accident, you cannot recoup compensation from the other driver.

This is why gathering evidence and testimonies immediately after the accident is so critical. Taking these steps will have a greater impact on your case than anything else. Even then, you may need more support.



# Step 4: Speak to an Accident Attorney

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If you want to protect yourself and achieve the best possible outcome, you'll need some professional guidance.



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## Step 4: Speak to an Accident Attorney

Vehicle accidents, even seemingly minor ones, can quickly become complicated. Unnoticed injuries surface, damages may be worse than they initially seem, daily life is altered, people change their stories, insurance claims are denied, and more. It doesn't matter if the fault seems clear, you have your evidence, and you've already seen a doctor.

This can change very quickly. Details can be missed. Injured people can find themselves being taken advantage of.

You should almost always speak to an accident attorney after you've been in an accident. It might sound serious and intimidating. In some cases, it may seem necessary.

But there's really no reason not to.



Most accident and injury attorneys provide a free consultation. During this consultation, they'll listen to your case, answer questions, and explain your options. Sometimes, that's all you need. Should you move forward with them as your attorney, you likely won't have to pay anything unless you win your case.

Of course, you should confirm this with the attorney before proceeding.

# Step 4: Speak to an Accident Attorney

## What Do Attorneys Help With?

First and foremost, a dependable accident attorney understands the laws and processes surrounding vehicle accidents. They'll be able to provide keen insight, guide your actions, and ensure nothing is missed.

If you decide to enter into a client-attorney relationship, they will help you build a more effective case and ensure you receive the full amount that you are owed.

People are not likely to admit fault, even when they clearly caused the accident. Why? Causing an accident can be expensive. It makes them look bad. It can result in traffic tickets. It will almost certainly raise the cost of their insurance. If they have a bad driving record, they could even lose their license.

If the person who caused the accident was driving for commercial reasons (truck driver, delivery driver, maintenance vehicle, etc.), it could be bad for their company. The person could even lose their special licensing and/or job.

The more the other driver has to lose, the less likely they are to admit fault. In the case of truck drivers, they likely have a team of attorneys prepared to defend their case shortly after a collision. You need a legal professional who will represent your needs.

You will also need to contend with insurance companies. It is in the best interest of any insurance company, whether it's yours or the other party's, to pay as little as possible. This can result in underpaid claims that leave you to make up the difference.

## Step 4: Speak to an Accident Attorney

Ultimately, an attorney can help you focus on your life and recovery. There can be a lot of busy work with accidents: answering calls, filing claims, corresponding with the other party, gathering testimonies, etc. It can become very time-consuming, especially if you don't know what you're doing.

With a trustworthy attorney, you can focus on taking care of yourself while they take care of your case.

### **Do I Have to Go to Court?**

When people think about hiring an attorney and building a case, they automatically imagine lawsuits, trials, courtrooms, and TV drama. The real world of accident and injury cases tends to be much less dramatic.

Hiring a lawyer doesn't automatically mean that a lawsuit will be filed. Even if a lawsuit is filed, it doesn't mean that the case will go to trial. In fact, the majority of accident cases are settled without ever going to court or even filing an official suit.

### **Choosing an Attorney**

Vehicle accidents can be very scary. Personal injuries are very difficult to deal with. When it comes to choosing an attorney to handle your case, it's important that you select one that treats you as an individual. Some law firms have a tendency to treat their clients as another case number to be closed out as quickly as possible.

Even if they win your case, you can find yourself left with unanswered questions, unmet needs, and a lack of closure. You also might not receive the full compensation that you could have received.

# About The Richards Firm

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We aren't the typical "billboard off the highway"  
law firm. We're here to be a resource for  
wronged parties who are lost and hurting.



# About The Richards Firm

The Richards Firm is an Ohio law firm that focuses on cases relating to accidents, injuries, and wrongful death.

It's our goal to make the legal system more personalized and approachable for those who have suffered from injury due to the negligence of others. After your initial free consultation, we work for a contingency fee, which means you don't pay unless we win your case.

We strive to meet our clients wherever is most convenient for them and treat them as individuals with specific needs, questions, and goals. Our consultations can take place virtually, at our offices, or at a location of your choosing. If you've been in a vehicle accident in Ohio or Northern Kentucky, contact The Richards Firm today.

## Contact Us Today

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513-341-5413

**[Click here to schedule a free consultation.](#)**

# The End

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