5 Things You Need to Know Before You're in a Car Accident

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What will we cover?

- Will it ever happen to you?
- Auto accident myths
- What you need to know BEFORE it happens!!

It Won't Happen to Me!

- About 3,000,000 traffic-related <u>injuries</u> per year
- Every 10 seconds someone is hurt in a car crash
- Nearly 37,000 die each year in automobile crashes
- Every 13 minutes someone dies in a car crash
- About 1,300 Illinoisans die every year in crashes
- Motor vehicle crashes are the <u>leading</u> cause of death for children from 4 to 14 years of age.
- 39% of occupants involved in fatal crashes were not wearing a seatbelt. An additional 9,167 deaths could have been prevented by the use of seatbelts.
- Alcohol involved in 39% of all car crash deaths
- 26% people have had accident in last 5 years
- If you're over 60, you are much more likely to be seriously injured in a crash

Sources: U.S. Department of Transportation, National Highway Traffic Safety Administration, Fatality Analysis Reporting System (FARS) database, personal communication, October 2004; Issues Related to Younger and Older Drivers; National Injury Prevention Foundation

What does this mean?

- You are VERY likely be in accident in the next few years
- Question: Why do you wear a seat belt if never going to be in an accident?
- Are you assuming it will all be O.K.????

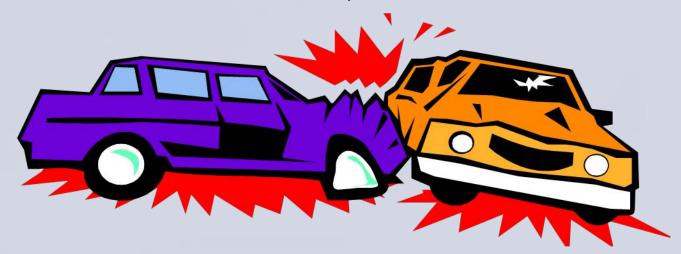
That's a myth!

Top Auto Accident Myths

- The Golden Rule applies everyone will treat me like I'd like to be treated.
- 2. Insurance companies will handle it fairly
- 3. If it DOES hurt now, it will always get better in a few days
- 4. If it doesn't hurt now, it won't hurt later
- 5. If I'm not bleeding, I'm not hurt
- 6. The police will get all the information
- 7. We don't need to get the police involved
- 8. Accidents only happen to bad drivers

What to do?

- Be prepared for it
- How? Remember, it's a . . .



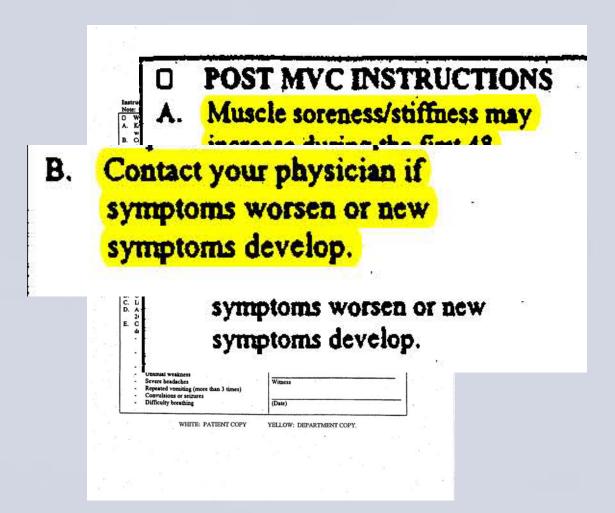
C

- CALL for help
- Why?
 - Insurance companies usually require it
 - You may not appreciate damage
 - Potential of injuries
 - He said/she said
- Who?
 - Police, always!!!
 - Friend/Family
 - YOUR insurance company (within 24 hours preferably)
 - NOT the other party's insurance until investigation complete

R

- REQUEST medical attention
- If you concerned you are injured at all
- If you have any medical condition
- Even if "just shaken up"
- Why?

Ambulance Instructions



Emergency Room Discharge Instructions

GOOD SAMARITAN DISCHARGE INSTRUCTIONS

Your exam shows you have strained the muscles and ligaments in your neck. This injury is very common in car accidents; often there is a delay of several hours after the injury before the pain and stiffness appear. A strained neck may also result from sleeping in an awkward position, working overhead, or even using a keyboard. Strains usually improve greatly with proper treatment in 1–2 weeks. Treatment includes: * Rest may be necessary and also seems your neck in the neutral position over your body. Avoid pillows that push your head forwards.

center of your body. A special neck prepacks for the first few days and then he movement. Massage and other physic pain, inflammation, and spasm can be oan be used to immobilize the neck. I expect that your neck injury will be ver after 3 days of treatment or if the pain emergency room right away if you have

"This injury is very common in car accidents; often there is a delay of several hours after the injury before the pain and stiffness appear."

or if you develop numbness or weakness in your arms, nands or legs.

R

- Why request medical attention?
 - Full symptoms may not appear until hours later
 - Prompt attention ensures best possible medical result
 - Insurance companies want prompt treatment for <u>best</u> coverage

A

- ASK for information
- Get license plates of EVERYONE who was in area (even partial plates numbers)
- Names, address, phone numbers of everyone (don't forget passengers)
- Do NOT assume police will get everyone's information (even if witnesses want to give it)
- TIP: Ask for each person's business card, insurance card

S

- SEE all damage to vehicles AND property
- Be a detective
- Look for:
 - Roadway, stoplights, video cameras
 - skids
 - vehicles headlights, taillights
 - people
 - weather
- Photograph everything
 - camera phone?
 - Keep camera in car!
 - Wal-Mart is everywhere



Н

- HOLD wrongdoers accountable
- Handle it yourself?
 - Most often
 - Never, ever, accept cash
- Lawyer?
 - Long-term, serious injuries
 - Inadequate offer
 - Good lawyers will give you honest advice on what's best for you

What to remember

C-R-A-S-H

Call for help
Request medical attention
Ask for information
See all damage
Hold wrongdoers accountable

Glove box contents

- Insurance card
- First aid kit
- Disposable camera
- Dixon Law Office Auto Accident Information Sheet