



# I've been in a car accident. *What should I do?*

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A LIST OF DO'S AND DON'TS TO GUIDE YOU THROUGH THE PROCESS



**HACKER MURPHY**  
— LLP —

# Introduction

If you or a loved one have been injured in an auto accident, you are dealing with an incredible number of stressful issues. Your injuries may be significant, even disabling and you have immediate medical concerns and expenses. You may be facing time out of work, which means lost wages and you're dealing with one or more insurance companies and a mountain of bewildering paperwork.

You may have been told by your insurance company that you don't need an attorney and that they will handle the claim for you. However, it's important to remember that your insurance agent DOES NOT work for you.

Your agent is not trained to help you figure out your legal rights. His/her objective? To have the insurance company pay as little as possible.

This is why it's very important to consult with an attorney experienced in auto accidents and New York Personal Injury Law as soon as possible. An attorney with the right experience will examine your case and work closely with you and your family to decide on the right course of action, given the circumstances of your accident.

We've put together the following reference to help you immediately following an accident.

## Do's and Don'ts for Auto Accidents

*If you've been injured in an auto accident, there are some important actions to take immediately:*

- ✓ **DO contact your car insurance company as soon as possible.**
- ✓ **DO follow your doctor's instructions.** Keep all medical appointments.
- ✓ **DO record the circumstances of the accident.** Take digital pictures of the vehicles involved, as well as the accident site. Get someone to help you photograph your injuries. Record the names and contact information of other drivers as well as any witnesses.
- ✓ **DO obtain a copy of the police accident report.**
- ✓ **DO keep a written account of all conversations with insurance companies, agents and the police.**
- ✓ **DO read all documents from both insurance companies carefully.** You may settle and release your property damage claim with the other person's car insurance company, but only after carefully studying the release agreement.
- ✓ **DO cooperate with your insurance company.**
- ✓ **DO check your insurance company's filing deadline.** There is a limit to the amount of time you have to file a claim, so make sure time doesn't run out.
- ✓ **DO be careful with information on social media.** If you use social media like Facebook or Twitter, be aware that any postings, comments or photos can be used against you in your auto accident claim.



## Do's and Don'ts for Auto Accidents *(continued)*

*In addition to the steps outlined above that you must take after an auto accident, here are a few things you should avoid:*

- X DON'T give a recorded statement to the other person's insurance company.**
- X DON'T sign a medical release for the other person's insurance company.**
- X DON'T go to a medical exam with an insurance company doctor.** An exam for a "second opinion" may be an excuse to stop or delay payments. Check with your attorney before attending the examination.
- X DON'T accept a check for your personal injuries.** Be sure NOT to sign any release for a personal injury claim or accept any payment without consulting with your attorney.
- X DON'T admit any liability on your part.** The insurance investigators will determine liability based on many different factors. Stick to the facts in any conversations.

## Frequently Asked Questions (FAQs) About Auto Accidents

*When asked by the insurance adjuster, should I sign off on my medical claims?*

Don't sign the paperwork until you've consulted with your attorney. All too often, the insurance company will try to take advantage of a confusing and frustrating situation. If you sign paperwork at the request of an adjuster, you may sign away important rights.

*Should I be in contact with the other insurance company?*

They will certainly reach out to you, but be sure to check with an attorney first. You may be forced to say too much or admit guilt. Let an experienced auto accident and personal injury attorney guide you through your dealings with the other insurance company.

*What is a Personal Injury lawyer?*

A Personal Injury lawyer represents those who claim to have been injured in some way due to negligence or wrongdoing by some entity. Personal Injury lawyers often specialize in cases such as vehicle accidents, slip and fall cases, construction site injuries, medical malpractice and defective products.

*What types of compensation for someone injured in a car accident can be received from a personal injury lawsuit?*

In New York State, those who have sustained a "serious injury" in a car accident may seek compensation for economic loss, including medical expenses and lost wages as well as past and future pain and suffering.

## Contact an Experienced New York Auto Accident Lawyer

It is vitally important to seek legal help from a trusted and successful New York auto accident lawyer. The attorneys at Hacker Murphy have specific experience and expertise with auto accident lawsuits throughout New York State. We listen and are compassionate and know how to get results for victims and their families.

How working with the attorneys at Hacker Murphy adds value to your car accident case:

- We will work directly with you and your family every step of the way.
- We will deal with all insurance companies so that you can concentrate on recovering from your injuries.
- We will seek every category of damages that applies to your case.
- We will use evidence that will be admissible in court to support those damages.
- We will work to get you the highest level of compensation possible.



We invite you to call us at (518) 284-3183 for a free consultation.

One of our experienced attorneys will personally meet with you to learn about your auto accident and discuss next steps. Be assured that we will work to obtain the best outcome for you and your family.

Please visit our website at [www.hackermurphy.com](http://www.hackermurphy.com) to learn more about our attorneys and our successful personal injury settlements.

Remember, scheduling a free consultation and case review is easy and confidential. The auto accident lawyers at Hacker Murphy look forward to helping you and your family receive the compensation you deserve.



## Firm Overview

Hacker Murphy is one of the most prestigious, trusted law firms in the Greater Capital District Region of New York. The firm's diverse team of 14 attorneys represent clients in Town, City and County Courts of New York State and Federal Courts in the Eastern District of Upstate New York – spanning from New York City to Plattsburgh and from Albany to Buffalo.

Hacker Murphy concentrates its practice in the areas of Commercial Litigation, Property Tax Disputes, Criminal Defense and Personal Injury Law. With four law offices conveniently located in Albany, Troy, Latham and Saratoga Springs, NY, our attorneys and legal team prides itself on convenient and personalized service.

The attorneys of Hacker Murphy have been recognized by their peers as distinguished and award winning counselors. All of the firm's partners and many of our associates receive annual accolades from accredited legal sources, including Best Lawyers, Super Lawyers, AVVO, Martindale Hubbell and others.

A comprehensive attorney overview, including awards and recognitions can be found at [www.hackermurphy.com](http://www.hackermurphy.com).

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