

11 Critical Steps to Take After an Accident

1. Do Not Sign Anything. The defendant and their insurance company only have their own best interest in mind. Before signing anything the insurance company sends you, make sure you have an experienced personal injury attorney at the Crow Law Offices review it first. Often times insurance companies will send you medical and employment authorizations to sign. By signing these documents, you are allowing the insurance company unlimited access to your records. These authorizations allow them to get your medical records for your entire life or your complete employment records and are not limited to information that has any relevance to your injury. The insurance company is not entitled to all of this information and is engaging in a "fishing expedition" to try and find anything in your past that will discredit you in front of a judge and/or jury. The experienced personal injury attorneys at the Crow Law Offices know how to prevent insurance companies from obtaining any information that is not relevant to your case.

Insurance companies may also try and get you to sign away your rights. Often times you may not know what you are signing or that by signing the provided documents, that you are settling your case for pennies on the dollar. Make sure you have an experienced personal injury attorney representing your best interests to review these documents before your rights are adversely affected.

- 2. You Have the Right to Remain Silent. Make No Statements. As previously discussed, the defendant, the insurance company and their team of attorneys are trained in eliciting responses to their questions that will limit their financial exposure. Their goal is to pay you nothing or as little as possible, and their questions are designed to accomplish this. You are under no obligation to provide them with a statement. Do not provide them with a statement without first consulting a personal injury attorney with the Crow Law Offices.
- **3. Maintain Attorney-Client Privilege.** Anything you tell your attorney is privileged. Your attorney is not allowed to share your communications with anyone without your approval. You are the only one who can waive this privilege. Because of this, it is critical that you are completely honest and forthright with your attorney. The insurance

company and their attorneys have access to insurance indexes that provide them with your past claims history. Your attorney does not have access to this information. Therefore, it is essential that you are completely honest and forthcoming with your attorney. This way your attorney can prepare for any harmful information by potentially keeping it from the jury, limiting the amount of the information the jury is allowed to hear or, at a minimum, prepare a strategy to limit it's damage to your case.

- **4. Seek Medical Attention Right Away.** When people get inured in accidents, they often times pretend that they are fine or assume they will be fine with the passage of time. However, this is another area the insurance companies will seize upon to limit their financial exposure. Any significant gap of time in treatment or initial delay in getting treatment, will be used by the insurance company to attempt to show that you were not really injured in the accident. Furthermore, it is often important to seek immediate medical treatment to help you fully recover from your injuries or to limit the lasting effects of your injuries. If you do not have health insurance or access to a doctor, the attorneys at the Crow Law Offices can get you treated by the best doctors around.
- **5. Know the Statute of Limitations.** This is the time period in which you must resolve your case or file a lawsuit. If you fail to settle the case or file a lawsuit within the time frame allowed by law, you will be forever barred from doing so. What this means in essence is that once the time limit has expired, you cannot seek compensation from the responsible party. This time period varies depending on the type of case or who the defendant is. The statute of limitations can be as short as 6 months. That is why it is essential to contact an attorney with the Crow Law Offices right away.
- **6. Preserve Evidence.** After an accident, it is critical to act fast in preserving evidence. As time passes, evidence can fade, change or disappear altogether. Witnesses' memory fades or changes, the scene of accidents will change due to weather, time or growth of the surrounding vegetation, vehicles get totaled and destroyed or sold, surveillance videos are recorded over, the scenes get cleaned up, repaired or altered, etc. It is important to gather as much evidence as soon as possible, including taking photographs of the accident scene, the surrounding area, vehicle involved and anything else that may have played a part in the accident. When you retain the lawyers at the Crow Law Offices, we will act to collect and preserve all necessary evidence. This allows the victim to focus on their health and their medical care and treatment, while we fight to protect your rights. Do not wait to protect your rights, the insurance companies certainly don't wait to protect theirs.
- **7. Locate Witnesses.** As covered in the previous section, it is important to ascertain all witnesses to an accident and to get their testimony secured before their memory fades or changes. Make sure you gather all the witnesses names, phone numbers and addresses if possible. The Crow Law Offices have investigators who will help locate any witnesses and to take their statements while the accident details are still fresh in their minds. Independent witnesses, those who don't know any of the parties involved in the

accident, are often very powerful and essential in proving a case. If you have been injured by someone else's negligence, contact the personal injury attorneys at the Crow Law Offices immediately so that we can protect your rights.

8. There is No Shame in Pursuing What is Rightfully Yours. Many people do not make claims for their personal injuries because they do not like the legal system, are intimidated by the process, are not the sort to bring lawsuits or are shamed by people who tell them they are just trying to get unjustly rich by taking advantage of the system. People have been told how bad personal injury lawsuits are and that they are causing everyone's insurance premiums to rise.

However, the purpose of a personal injury claim is to put the injured person in the position that they would have been in had the injury not taken place. People do not receive unjust enrichment from a personal injury case. When you get injured and bring a personal injury claim, you are generally seeking compensation for your past medical bills, future medical bills if applicable, past wage loss, future loss of earning capacity if applicable, out of pocket expenses, property damage and past pain and suffering and future pain and suffering if applicable. Do not be afraid or ashamed to seek compensation from the wrongdoer who caused the injury and the financial losses. Contact the personal injury attorneys at the Crow Law Offices to get back what is rightfully yours.

9. Don't Accept Lowball-Hardball Defense Strategies. When you bring a claim for personal injury damages, it puts you in an adversarial relationship with the defendant and their insurance company. Many insurance companies pay their adjusters bonuses when they are able to settle cases cheaply and quickly. You may receive a lowball offer shortly after an injury. This offer has little to do with the value of your case. If you accept this offer, you will not be able to collect more money from the defendant or their insurance company even if your injury later turns out to need surgery or becomes serious and permanent. Do not accept these initial lowball offers without first consulting the Sacramento personal injury lawyers at the Crow Law Offices.

If the insurance company fails in its attempt to settle the case with their lowball offer, they will then attempt to play hardball with you. A common defense strategy is to drag out a case so that the victim suffering financial hardships as a result of their insured's negligence, are forced into accepting their lowball offer. Another common strategy is to try and run up the cost in a case through experts, depositions, motions, etc. to the point where an individual cannot financially proceed. That is why it is important to contact the Sacramento personal injury attorney's at the Crow Law Offices. Through decades of experience, we know how to counteract these defense strategies and we have the financial ability to seek fair compensation for our clients.

10. Be Prepared to Hear Alternative Versions of Events. Unfortunately many people fail to take responsibility for their actions. When they cause an accident, many will try to blame other people, including even the victim. Other times a defendant may admit fault

at the scene of an accident only to change their story after talking to their insurance company. Defense attorneys will also try and spin the facts of a case in order to switch the blame away from the defendant. Whether they are attacking the victim's version of the accident or the extent of the injuries, be prepared to have your case attacked by the defendant and their insurance company and attorneys. The experienced Sacramento personal injury attorneys at the Crow Law Offices will make sure the true version of the case is heard and that the victim is protected.

11. Be Patient. The legal system often moves at a slow pace. The courts are crowded and getting a courtroom can be difficult, especially considering all criminal cases have priority first, then certain civil cases get priority depending on the age and condition of the plaintiff and then the older civil cases go next. To make matters worse, the defendant has a financial incentive to drag out the cases. The longer the insurance company is allowed to hold onto the money the victims are due, the more money they make. Furthermore, defense attorneys are often paid by the hour and the longer a case lasts and the more work they put into it, the more money they make. In order to receive fair and just compensation it is often necessary to remain very patient. The experienced Sacramento personal injury attorneys at the Crow Law Offices have ways of dealing with these stalling tactics. The more patient you are, the better chances you have of being fairly compensated.