

What to do if involved in a motor vehicle accident: a step-by-step guide

If you are ever involved in a motor vehicle accident, the first thing you need to do is contact the police. Colorado state law requires that ALL motor vehicle accidents be reported immediately to the proper law enforcement authorities (42-4-1606 CRS). If anyone is injured at the scene notify the police, and make sure that emergency help is on the way.

What to do if you're involved in a motor vehicle accident:

1. Move the accident out of traffic, if possible
2. Call the police to report the accident
3. Keep others safe, provide help as needed but don't move the victims.
4. Get the insurance information, license plate & name of the other parties involved in the accident
5. Take pictures of the vehicles involved, and record any important details
6. Check with your insurance company regarding the coverage of your policy
7. Call an attorney that specializes in accidents involving a motor vehicle, bike or pedestrian.

Once the police and ambulance have arrived, a new phase in the process begins. The police will complete an on-the-scene accident report, something that insurance companies require to settle claims. Cooperate with the police in giving them the necessary information, but avoid making self incriminating statements, such as taking blame for the accident. Remember, your comments can be used against you later by the insurance companies!

A traffic accident is defined as unintentional damage or injury caused by the movement of a vehicle or its load. As such, many factors will be considered by both sides of the incident in assigning fault to the participants. While your memory is fresh, make notes on the time of the accident, the weather, road and traffic conditions, the speed of the vehicles involved, and how the accident happened. Ask the investigating officer where and how you can obtain a copy of the police report. Try to record the important information for the accident's participants such as their name, insurance and drivers license information and personal information, if possible. If you have a camera, take photos of the car positions and damage and debris.

After the on-site accident phase has taken place, the legal, and in some cases criminal, phase will begin. If you are involved in an accident while driving, or involved in an accident with another motor vehicle, you need to contact an experienced attorney specializing in car, truck, bus, bicycle or accidents involving a motor vehicle, depending on your situation.

Call an attorney specializing motor vehicle, bicycle or pedestrian accidents if...

- There's been a serious injury such as broken bones, potential paralysis, long-term conditions, or anything that requires hospitalization
- There are fatalities at the scene of the accident
- Someone is clearly at fault
- Pedestrians, bicycles or other motor vehicles were involved, or if the accident occurred in a construction area
- An inaccurate police report details you as the one at fault
- Important technical, legal or medical issues are involved
- The limits of your liability insurance are low
- You have no insurance or your insurance company suggests that you did not pay your premium.
- Your insurance company starts acting oddly or involves its own attorney

If you are unsure about contacting an attorney, here are some instances where contacting an attorney might be worthwhile. If you are:

- Seeking advice on the settlement value of a claim and want to know best and worst case outcomes
- Unsure if other insurance (homeowners, travel, etc.) may be available to you for this incident
- Thinking fault may be an issue in this accident • Suspecting your insurance company may not looking out for your best interests
- Wondering how to handle negotiations with an insurance company
- Unsure about your rights

- Confused about the terms of your insurance policy or other paperwork

Then will need to contact an attorney specializing in handling cases for the types of accidents with the vehicles and unique situations of your particular accident. Act quickly in finding the right attorney for your particular circumstances involving your motor vehicle accident, as you can be sure that the opposing side of the issue is!