

## What to Do in Case of an Auto Accident

*This information has been prepared by the Section on Delivery of Legal Services and Negligence, Insurance and Workers' Compensation, and the Public Awareness Committee of the Maryland State Bar Association. It is intended to inform the public and not serve as legal advice.*

### Stop

No matter how minor an accident may be, the failure to stop can result in serious criminal consequences. If possible, stop your vehicle at the point nearest the accident scene without obstructing traffic more than necessary.

### Render Aid

If anyone is injured:

1. Render first aid to the extent you are qualified;
2. Stop bleeding
3. Call a doctor or an ambulance or both;
4. Do not move an injured person in any way that could possibly add to his or her injury.

### Protect the Scene and those Involved from Further Damage or Injury

If the accident has obstructed the roadway, take measures to adequately warn approaching drivers. If the highway is obstructed at night, illuminate the accident scene if possible. Use the warning flashers that are standard equipment on most vehicles.

### Call a Police Officer

State and local police officers are trained accident investigators. Their expertise may be invaluable in establishing the reason the accident occurred.

### Gather Information and Write It Down

Don't trust your memory. Write down the facts, including the names and addresses of witnesses; skid marks and distance measurements; and the names, addresses and license plate numbers of the drivers involved.

Participants in automobile accidents are required by law to exhibit their driver's licenses and provide their vehicle registration numbers, insurance carriers, insurance policy numbers, and names and addresses of their local insurance agents to each driver involved in the accident. Below is a handy form to help you collect the appropriate information

Name(s) Address(es) of  
Driver(s) \_\_\_\_\_

License Plate  
Number(s) \_\_\_\_\_

Insurance  
Carrier(s) \_\_\_\_\_

Name(s) and Address(es) of Agent(s) \_\_\_\_\_

Name(s) and Address(es) of  
Witness(es) \_\_\_\_\_

Skid Mark  
Measurements \_\_\_\_\_

Distance Measurements \_\_\_\_\_

### Be Careful What You Say

Do not admit fault even if you think the accident was your fault. You may discover later that the other driver was equally or more at fault. Statements made during the excitement of an accident may be misconstrued or later misquoted by others. Discuss the accident with the investigating officer, your attorney and your insurance company.

#### **See Your Doctor**

Serious injuries do not always result in immediate pain or bloodshed. Consult a doctor or hospital if there is the slightest chance you may be injured.

#### **Inform Your Insurance Company Immediately**

Your insurance company employs trained investigators who will attempt to develop all evidence for your defense. Failure to promptly notify your insurer may void your policy and leave you without insurance coverage for damage resulting from the accident.

#### **Consult Your Lawyer Promptly**

If you anticipate filing a civil claim for damage or facing a trial on a traffic violation charge, the sooner your lawyer is brought into the matter the better he or she can advise you and protect your rights. Your lawyer can obtain statements from the witnesses while their memories are fresh and assure that the true facts are preserved.

Get your lawyer's advice before giving any interviews or statements, except to representatives of your insurance carrier.

#### **File an Accident Report with the Motor Vehicle Administration (MVA)**

Some states require accidents be reported to the MVA. Be sure to check the laws within the state where you reside to determine the requisite procedures to be followed in the event of an accident.