

What to Do After a Traffic Collision

by Dr. Richard A. Saladino



Almost everyone will be involved in a traffic collision at one point or another. While it is important to collect the appropriate information at the scene, this is quite challenging under these chaotic and unexpected circumstances.

This overview is designed to provide motorists with a checklist of things to do in the event of a collision and in the aftermath. Keep this article in your glove compartment. It may come in very handy some day and save you a lot of aggravation.

In most cases, if you are in a collision, you should remain inside your vehicle until you are certain it is safe to exit the vehicle. If the collision is not severe and your vehicle can be safely driven to the side of the road and out of traffic, you should do so.

Once on the side of the road, it may be safest to exit your vehicle on the side opposite traffic

If it is unsafe to exit the vehicle, use your cell phone to call 911 or ask another motorist to do so and wait for police or emergency workers to arrive.

If you are able, assist injured persons at the scene until emergency personnel arrive. If you have the training or skills, provide first aid to those who require it. Remember the ABCs of first aid: maintain a victim's Airway, Breathing, and Circulation (i.e., make sure there is a pulse, and stop any serious bleeding).

Most states have Good Samaritan Laws that protect persons attempting to render first aid, no matter what their training happens to be. Don't be afraid to help persons in need.

REPORTING TRAFFIC CRASHES

In nearly all states, the law requires that all traffic collisions be reported to the Department of Motor Vehicles (DMV), regardless of whether it was your fault or the fault of another driver. Collisions on private property must also be reported. If you report the collision to your insurance agent, he or she can report it to the DMV for you. Use the checklist provided in this article to collect all necessary information from the other persons involved in the crash.

PROTECTING YOURSELF

There is always the possibility that you may be cited for causing the collision, even if you feel you were not at fault. It is also possible

that the other person may file a lawsuit against you, alleging your responsibility. In order to protect yourself in either event, following are some recommendations that can save you a lot of trouble later on.

If there are any witnesses to the collision, it is helpful to collect their names, phone numbers, addresses, and get a brief statement from them. Your insurance agent, the police, or your lawyer, should you later hire one, may want to get a statement from them later. Write down the license numbers and descriptions of the other vehicles that appear to be involved in the collision, especially if they attempt to leave the scene before sharing their information.

Draw a diagram of the crash scene, making note of skid marks, glass, fluid spatter marks, locations of damaged roadway, and other details. Collect broken parts, shredded tire tread, or other debris from the crash. This can also sometimes be helpful later as evidence, especially if reconstructing the crash becomes necessary. If you have a camera, taking photos of the crash scene, skid marks, gouge marks in the road, and involved vehicles is a good idea.

Always be courteous and helpful to police officers and emergency workers. They have a difficult job and are only trying to help. Remember that you are required by law to provide the following information to any law enforcement officer who comes to the scene and requests it: your driver's license, registration information, current address, and insurance company name and policy number.

INFORMATION YOU SHOULD COLLECT AT THE SCENE (even if police do come to the scene)

Note that police officers may come to the scene but may leave if there are no apparent injuries, disruptions in traffic, etc., or if they have other pressing business. Many motorists are later dismayed that no police report was actually made, even though the police had been on the scene. This is why your collection of information can be so important.

Be sure to obtain the following information:

- Date and time of the collision
- Location of the collision (direction of travel, lane number, street address)
- Driver's license number and state of issue of other motorists involved; their dates of birth
- Addresses and phone numbers of other motorists involved
- Insurance company name and agent's name of other motorists; policy number and expiration date; policy holder's name and address
- Names and addresses of passengers in other vehicles
- Description of their vehicles (make, model, year, license plate number and state of issue, and any other unusual features)
- Estimate the amount of property damage

and its location to your vehicle and others involved by using a simple diagram or drawing

- If police officers are on the scene, write down their names and badge numbers for future reference
- Any apparent injuries to persons involved in the collision, including yourself

WHAT TO DO AFTER THE COLLISION

Many crash victims feel shaken, but otherwise uninjured at the time of the crash. However, 24–72 hours later, they may become symptomatic, experiencing headache, neck pain, or other symptoms.

If you are advised by emergency workers at the scene to go directly to the hospital, it is best to follow their advice. Such advice is usually made with the benefit of much experience.

If you feel that you are not injured, but will not be able to drive safely after the crash, follow your instincts and refrain from driving. If you do not go directly to the hospital, it is always a good strategy to see your doctor for a check-up soon after a crash.

If the collision was the fault of the other driver, his or her insurance policy will pay for any medical or chiropractic treatment you should require. If the other motorist was uninsured or if the collision was your fault, your own insurance policy will usually provide for your treatment.

If healthcare cost reimbursement is ever disputed, your treating doctor will usually continue treating you and wait until this dispute is settled to receive his or her fees. The most important thing is to maintain active treatment in order to achieve the most complete and speedy recovery.

WHAT ABOUT DEFECTIVE SAFETY DEVICES?

If there is ever a question that some part or safety system on your vehicle was defective, such as the tires, brakes, accelerator, airbag, or restraint systems, you should maintain the chain of custody of the vehicle.

If the vehicle is towed to a salvage lot and the insurer declares it a total loss, it can be sold and important evidence may be lost. In product liability cases in the past, such vehicles were quickly purchased by the defendants and destroyed in order to prevent the plaintiffs from using the evidence against them in trial.

DO YOU NEED A LAWYER?

Whether or not you will need the services of a lawyer will depend on many factors. Your healthcare provider has plenty of experience in treating collision victims and will offer you good advice based on the circumstances of your particular case.

Should you seek advice from a lawyer, it is advisable to find one who specializes in personal injury cases and one recommended by your doctor. Cases are usually taken on a contingency fee basis, meaning that you pay nothing until the case is concluded.

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He is Diplomate of the National Board of Chiropractic Examiners. He is a long-standing member of the Florida Chiropractic Association, and has been an active practicing Chiropractic physician since 1988.

Dr. Saladino is now internationally recognized as a Chiropractic Expert by the American Board of Medical Examiners. He has lectured at many colleges and institutions, and would be happy to educate you with regards to any health matter in order to meet your needs.

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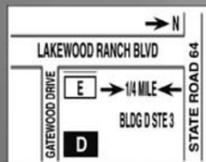


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