

ARTICLE

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What Steps To Take If You're In A Car Accident In New Jersey



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The Immediate First Steps

Call the police and report the accident. New Jersey law requires those in a car accident that results in injury or death or at least \$500 in property damage to report the accident to the police. Even if you do not believe there were any injuries or that much property damage to your vehicle, you still should contact the police and file a report. Often times, people don't realize they are injured until later that day or the next day.

Call your insurance company. Next, you need to contact your insurance company and report the accident. During this call, the insurance representative will ask you about the details of the accident. You will need to fill out and file a Personal Injury Protection (PIP) benefits application so that your car insurance pays your bills.

Go to the emergency room. Unless you suffer obvious injuries in the accident requiring immediate medical attention, you are unlikely to realize you have even been injured. Many people think so long as there are no broken bones, open wounds or bleeding, they must be ok. Following an accident, most people are in shock and are in no position to evaluate their own injuries. You could have a closed head injury and not know it. Traumatic brain injuries (TBIs) can be caused by whiplash. Therefore, you should ask to go to the Emergency Room or go directly there yourself. Even if you decide to forgo the emergency room, you should still be seen by a doctor as soon as possible following the accident to check for any other injuries. You also may want to see a specialist, such as an orthopedic surgeon or pain management specialist.

If you don't go to a doctor within a reasonable time following the accident, it will only help the other party raise questions about the extent and cause of your injuries. The longer the period between the accident and the doctor's assessment, the easier it is to argue there was an intervening cause for the injuries.

Next, Contact An Attorney

You and your attorney will work together as a team. After you have taken the immediate first steps, you should contact a New Jersey car accident lawyer, even if you are uncertain if you have a potential case. The attorney will listen to your side of the story and determine whether or not you can recover compensation for your injuries. The attorney will work with you to gather information, monitor your medical care and handle all interactions with the insurance companies and their agents.

An attorney can serve as your advocate with the insurance companies. Remember that the insurance companies' number one interest is protecting themselves, not you. Even your own insurance company will want to minimize its losses. New Jersey is a no-fault insurance state. This means that your insurance company will pay for your medical bills, regardless of fault. This is called personal injury protection benefits. You may also be eligible for payments for lost wages and essential services.

Insurance companies are more likely to undervalue an offer to an unrepresented person than to someone who is represented by counsel. Once you have an attorney, all communication between you and the insurance companies must go through the attorney. Your attorney will send the insurance companies letters stating as much, which protects you from making any innocent mistakes that could cost you later.

Come prepared to your first meeting. During the initial interview with your attorney, you should plan to bring the following documents to provide your attorney with as complete a picture as possible: 1) the police report, 2) any photographs from the scene of the accident, 3) the contact information for any witnesses, 4) your medical records, and 4) your insurance declarations sheet.

The number one priority is your health. Your main concern should be getting better. Your attorney will handle the legal aspects of your case while you concentrate on healing. The number one goal is to make sure you receive the medical treatment you need to recover from the accident. Any possible litigation should always take a backseat to your health.