

# Client Information

## If You Are in an Auto Accident

*Prepared by the Litigation Section*



### WHAT TO DO IF YOU ARE INVOLVED IN AN AUTOMOBILE ACCIDENT

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If you have the misfortune of being involved in an auto accident in Connecticut, don't make an unfortunate situation worse. Keep a cool head and remember some basic rules:

**Stop**—Never drive away from an accident, even a minor one, without stopping to see whether there are damages or injuries. Connecticut law requires this.

**Protect the Scene**—Prevent further accidents by warning approaching vehicles. Use a flashlight at night, and set out flares or reflectors if available.

**Help Injured Persons**—Call the local police on secondary roads or the state police on major highways. Report your location accurately. Request an ambulance and medical assistance if there are injured persons. Do not move the injured parties unless there is immediate danger from explosion or fire or traffic.

**Call Police**—Even if there are no serious injuries it is best to summon the police. An official police report may be of crucial importance to protect your rights in possible future liability claims. Make sure that the facts on the official police report are accurately reported. Before the police arrive, carefully examine the damage to all cars. Also, ensure that all motor vehicles and other objects at the scene are not moved after the accident. No automobiles or other objects should be moved unless they interfere with traffic.

**Obtain Names and Addresses and Record Important Observations**—Get the name, address, driver's license number, and home phone number of the other driver; get the names, addresses, and phone numbers of all witnesses to the accident. If any persons refuse to provide information jot down their license number. Make a note of the license number, year, make, and color of each vehicle involved in the accident. If possible, get the names of insurance companies and policy numbers covering other vehicles in the accident. For future reference, write down details of the accident, including date, time, exact location, road conditions, traffic controls, and weather conditions. Draw a rough diagram of the scene which contains the position and direction of vehicles immediately before the collision and where they finally came to rest.

**Furnish Information**—Give the other driver your name, address, home phone number, and driver's license number. Do not admit fault or offer to settle the matter. Anything you say will be used against you in possible subsequent legal proceedings and may violate the terms of your insurance policy. Do not exchange accusations. There is nothing to be gained by roadside argument.

**Report the Accident**—Notify your insurance company immediately and consult your attorney or insurance agent.

**If You Hit a Parked Car, Domestic Animal, a Deer, or Other Property**—Notify the owner and/or the local or state police. If you must depart from the scene, leave a note to notify the owner.

**Protect Your Rights**—Refer all persons making claims against you and any legal papers served upon you immediately to your family attorney and your insurance company. Do not attempt to negotiate or settle on your own.

**Consult a Physician as Soon as Possible**—If you are injured in an auto collision, there is often a time lag between the collision and the full extent of physical injuries sustained. Potentially serious injuries, which may seem trivial at first, can have severe aftereffects.

**No-Fault Insurance Benefits in Connecticut**—No-fault insurance benefits were repealed by the Connecticut Legislature effective January 1, 1994. There are a number of changes under this law. One is the elimination of the requirement that every driver purchase medical benefits. Under the law, medical expenses may be submitted by you to your health insurance carrier if you do not have medical benefits under your automobile insurance policy.

**When to Consult an Attorney**—If you are injured in an automobile collision, you should consult an attorney immediately for any questions which you have about your right to sue for either personal injury or property damage! Even though your injuries may not seem serious at first, they may ultimately be of a serious nature. Delay in contacting an attorney can result in the destruction of valuable evidence and jeopardize your legal rights and remedies. Most attorneys who deal with personal injury claims will be willing to advise you of your rights and possible legal remedies for a minimum fee or at no charge. Most personal injury lawyers will accept a fee from a personal injury case that is a fraction of the total settlement or judgment. If you are in need of an attorney, contact the Lawyer Referral Service or local bar association and they will put you in touch with attorneys who deal with personal injury claims.

**Renewing Your Automobile Insurance**—Prior to renewing your automobile insurance policy, you should consult with your attorney or insurance agent about changes in the underinsured and uninsured portions of your policy.

### WARNING

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The simple, so-called "fender-bender" may become a real hassle unless you are alert to following these rules. Be sure to inform your insurance agent and your lawyer immediately, and put the facts on record. These days there is no such thing as a simple auto accident.

**FOR QUICK REFERENCE KEEP A COPY  
OF THIS FOLDER IN YOUR GLOVE COMPARTMENT.**

