

Personal Injury Checklist

1. Accident/Injury Scene Documentation

Within hours of an injury or death most accident scenes are cleared. Successful personal injury claims begin with thorough documentation of the accident scene. Today, most people have access to cameras on their cell phones. Photographs of the condition of the scene at the time of the injury, vehicles involved witnesses and the presence of first responders assist in proving fault and documenting damages. The identification of witnesses or bystanders assisting with those suffering personal injury often lead to the discovery of important facts which should be immediately noted. When contacted at the time of the accident, we will send our investigators and accident Reconstructionists directly to the scene.

2. Emergency Medical Records

Emergency medical responders are trained to make an initial assessment of injuries at the scene and transport patients to the emergency room. Medical records prepared by these persons often contain errors concerning the circumstances giving rise to the accident or injury and may not note all injuries in detail. Insurance adjusters will attempt to deny compensation for injuries that may have been omitted in the emergency room records. Good representation requires the immediate review of these records so that the correction or proper documentation of injuries can be made.

3. Reporting Your Involvement in an Accident to Your Insurance Carrier

Persons involved in an automobile accident in South Carolina are given an FR-10 form by law enforcement which identifies those persons involved in the accident. South Carolina law requires that this form be completed by the driver's insurance carrier verifying insurance coverage. A driver's license will be suspended if the FR-10 form is not completed and returned. It is common practice for your own insurance carrier to ask that you give a recorded statement. When giving a statement to your own insurance carrier, you need to be precise in your description of how the accident occurred and thorough as to injuries sustained.

4. Avoid Contact With the At Fault Insurance Company

Insurance adjusters are trained in interviewing techniques designed to reduce and avoid making personal injury settlement payments. Under no circumstances should a person who is involved in a personal injury claim give a recorded statement to the at fault insurance company without the



assistance of counsel. The same rule applies to signing medical authorizations allowing the at fault insurance company to have access to your medical records. These requests for statements or access to your medical records are often made immediately after the accident when you may be taking medication. You should only respond by requesting the adjuster's name, claim number and telephone number.

5. Finding a Lawyer for a Personal Injury or Wrongful Death Claim

There is simply no substitute for actual personal injury trial experience. A personal injury attorney should not be selected on the basis of the number of his or her advertisements but on their experience and legal reputation. Insurance adjusters in personal injury claims know which attorneys will demand full compensation for their clients and which attorneys will "farm" their client's cases out to other accident attorneys. Be diligent in your attorney search and find a lawyer who will actually handle your case. Avoid attorneys who plan on handing your personal injury claim to another "car accident attorney" or law firm to handle.

6. Initial Attorney Client Meeting

The attorney should be present for the entire initial meeting to ensure they have a complete understanding of the facts of the accident, personal and financial injuries sustained and the source and location of evidence. You should bring your health and auto insurance coverage documents to this initial meeting as there may be certain benefits available to you immediately, regardless of who was at fault. Be prepared by being knowledgeable of who may have accident scene documentation, which medical providers have treated you and any statements you may have given.

