

JASON & DEBI CHALK

DEALING WITH THE

AFTERMATH

SEVEN MISTAKES TO AVOID FOLLOWING A

Florida Auto Accident

D E A L I N G W I T H T H E

AFTERMATH

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Florida Auto Accident

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DISCLAIMER

You will find this book to be insightful and a general, educational guide on Florida accident claims. This book is not designed to provide specific legal advice, as each case is unique. The subject matter is for informational purposes only and is based upon Florida law. For specific legal advice regarding your case, consult with an experienced Florida [personal injury](#) lawyer who will be able to review your situation and the factors involved.

INTRODUCTION

You are in an accident. The scene is chaotic. Kids are crying. People are yelling. Traffic is backing up. You might be injured. You're definitely confused.

This is not the ideal situation to attempt to make smart decisions or even know what to do next.

If you read this book, you'll know exactly what to do—both to ensure the injured are cared for, and your legal rights are protected.

That's why we wrote *Dealing with the Aftermath: 7 Mistakes to Avoid Following a Florida Accident*. Insurance companies count on accident victims making key mistakes that could hurt their chances of recovering fair compensation.

From calling the police to seeking medical attention, to not signing any documents without a skilled [automobile accident](#) attorney present, your rights are only protected if you have considered the implications of every step you take.

The accident scene is only the beginning of confusing situations you will confront. You will soon meet with an insurance adjuster—a pleasant, thoughtful person who appears genuinely concerned about your situation. Don't be fooled.

Let's face it—insurance companies make money—lots of money—by minimizing what they pay on accident claims just like yours.

How do they do this? By...

- ...Contacting you within hours or days following the accident and telling you your claim is invalid, or by offering a settlement far below what your claim is actually worth.

- ...Inserting language into the settlement you will sign that absolves them from future responsibilities.

- ...Not protecting your rights.

Don't expect an insurance company to protect your rights. They will call you relentlessly after your accident—seemingly to ensure you're OK—or that you are looking after your injuries.

Don't trust the insurance company. What they're looking out for is their bottom line and best interests—not yours.

That's why you should hire an attorney skilled in accident and personal injury law. What you might not know to be “common sense” in an accident case is second nature to an experienced attorney. By calling an attorney, insurance adjusters by law cannot call you to discuss the case. The attorney can help ensure your car is repaired, your wages are covered, your bills are taken care of—especially if you are injured, in pain and have ongoing medical bills.

Attorneys and smart consumers have a saying: “Ignorance of the law is no excuse.” We wrote this book to help you learn your rights in the event of an accident. You now have everything you need to know, in one place.

Knowing your legal rights before you get behind the wheel—or climb into the passenger seat of someone else's car—can protect you.

Most of all, don't lose control of the situation—or your legal rights.

BEFORE WE START

Each chapter in this book deals with specific critical issues relevant to protecting your accident claim. Think of this book as a guide that will not only help you with the aftermath of an accident, but will also reveal common myths of injury claims.

Here are some of the mistakes we will be discussing:

Mistake #1: Believe accidents happen to the other guy. Accidents don't happen to the other guy; sometimes you are the "other guy." You have to plan and prepare for the possibility of an accident.

Mistake #2: Make snap decisions and put it all behind you. Snap decisions cost you money. Besides, decisions made quickly don't necessarily "put it all behind you." Injuries can linger. Damages can cost more than anticipated. Quick decisions may leave you unprepared for an uncertain future.

Mistake #3: Believe what the insurance company tells you, speak with an insurance company without consulting a lawyer first, sign a medical waiver from the other insurance company. The insurance company is not your friend. They may seem nice enough. They're out to protect their bottom line. So, you have to protect yours.

Mistake #4: Hire the wrong lawyer, fail to be honest with your attorney and exaggerate your injuries or damages. It is very difficult for an attorney to protect your interests if you lie or exaggerate the nature or extent of your injuries. You and your attorney are partners in recovering compensation for your injury claim.

Mistake #5: Avoid timely medical treatment and don't follow the doctor's orders. Ignoring your doctor's recommended treatment or regimen is not just about hurting your claim. Going against medical advice can cause your injuries to linger or get worse.

Mistake #6: Fail to document the accident, photograph vehicles, gather witness information, or call the police. Memory fades. Skid marks grow faint. Details slip away. Witnesses escape you. If you don't fully document your accident scene and those who saw it, your claim could evaporate with them.

Mistake #7: Fail to take immediate action. The aftermath of an accident is a chaotic rush. You're confused, people are frantic, there might be injuries. You let details slip away, or you fail to take action in the days or weeks that follow. Time is of the essence.

MISTAKE # 1 :

Believe Accidents Happen to the Other Guy

Accidents happen to the other guy, right?

In one word, “Wrong.”

The simple answer is, *you* are the other guy.

Accidents happen to safe drivers with unblemished records and habitual traffic offenders alike. They happen to drivers who've never been in an accident, and to unlicensed drivers whose limited skills create dangerous driving situations.

Mil ions of Americans are injured or killed in motor vehicle accidents every year. Even more tragic is the fact that the majority of accidents involving cars, [trucks](#) and SUVs could have been pre-vented if proper driver safety was applied. An automobile accident can cut your life short or steal away someone you love. In a blink of an eye, it can completely alter your life and impair your physical and mental health.

There are many reasons why people get into car accidents. National Highway Traffic Safety Administration (NHTSA) statistics show that:

- Of reported accidents, 98 percent involve one single distracted driver.
- The number-one driver distraction is “rubbernecking,” which is looking at something else on the road like a breakdown or, ironically, another accident.
- Other [distracted-driver](#) activities include admiring the scenery, looking for road signs or landmarks, fiddling with the radio or music player, tending to children, interacting with passengers, and using a cell phone.
- Increased cell phone usage while driving is suspected as a culprit in more and more traffic accidents, as reflected in some state laws restricting cell phone use while driving. (According to the government website, [www.distraction.gov](#), people who use hand-held devices, such as cellphones, while driving are four times as likely to get into injury crashes.)
- In 2008, Florida had 2,978 traffic fatalities. The state out-paced the national average in fatalities per 100,000 population, with 16.25 per 100,000, almost triple that of the best state's number, versus the national average of 12.25.
- Among licensed drivers, about 5% are 19 years old or younger, some 8.4% are between the ages of 20 and 24, with 57% between 25 and 54 years of age. It falls off from there. Those 55 to 64 years old account for 14.8% of all accidents nationwide, with drivers between the ages of 65 and 74 accounting for 8.4% and those 75 and older accounting for 6.5%. If you fall in those statistics, you are the other guy.

Still think “the other guy” gets into accidents?

Not only can traffic accidents happen to anyone, everyone must be prepared for an accident—and its aftermath. This includes dealing with injuries—or worse. Those who've been in accidents must be prepared to handle the economic and emotional fall-out that invariably follows an accident—from a fender-bender to an accident with severe damage and serious injuries.

The “aftermath”—of course—usually includes handling insurance issues. From having the right coverage to dealing with other drivers who have no insurance at all, to fighting for a fair settlement with your insurance company or that of the other driver, the hassles often begin only after the dust has settled on the accident scene.

Remember: *You are the other guy.* Be prepared in advance for the possibility of an accident.

THE TAKEAWAY: Accidents don't just happen to “the other guy.” They can happen to anyone. Be prepared. Know your rights. And know what to do if you are “the other guy.”

MISTAKE # 2 :

Make Snap Decisions And Put It All Behind You

Children have a game. It's called, "What If...?" They imagine a situation, and then ask, "What if I did this or you did that?"

Some businesses use this role-playing exercise as a way to envision their response to various situations—good or bad. What if a natural disaster hit my business? What if someone stole from me? What if a valued employee left?

Parents and driver's education teachers encourage teenage drivers to play "What If...?" as a way to imagine situations and avoid events as they might unfold.

"What If...?" allows people to think about what may happen, and how they might react.

Now, apply this role-play exercise to accidents. What if you got into an accident? What if the other driver was at fault and said, "Let's just exchange information and not report this to the police or our insurance companies?" Think about it for a moment.

What if it was reported to the police and insurance companies, and an adjuster showed up with a seemingly reasonable settlement offer for you to sign?

How would you respond? If you had played "What if...?" in your mind, you'd already know how you'd respond.

Even without using that role-play exercise, almost everyone can agree to the first three things you must do following an accident.

First, ensure you, your passengers, and those in the other vehicle are OK.

Next, if you're in an unsafe or busy area or interstate, move or remove vehicles from harm's way or a dangerous situation.

Finally, call 911. The police and fire rescue must be called if there are injuries – or even if you suspect there are injuries.

After that, what you do, whom you call, or the path you take varies widely, depending on who's involved, who seems to be at fault, and who's thought about what to do before the accident even happened. Follow these steps to further protect your rights and potential claims:

REPORT IT TO THE POLICE. The other party—if at fault—may say, "Let's keep the police and insurance companies out of this." Don't listen. Call the police. Why? Damage can be higher than you are qualified to estimate. If you let the other party go without documenting the accident, they may deny the accident or fault when you call them later, even if you have witnesses.

PHOTOGRAPH OR DOCUMENT THE ACCIDENT SCENE. Use your cell phone camera to photograph any damage to the vehicles. Shoot the accident scene from different angles. If passing traffic poses no danger, photograph the vehicles before removing them from the accident scene. Be sure to get pictures of traffic lights, stop signs or other elements that may

have played a factor. Photograph skid marks.

GET NAMES AND NUMBERS. Get the names, addresses and phone numbers of everyone at the scene, especially witnesses, who tend to “disappear” or become less cooperative after the event. Make sure you get their contact information quickly, and provide it to your attorney soon after the accident.

VISIT THE DOCTOR. See your doctor or visit the emergency room or urgent care center. You might not feel pain or discomfort immediately following your accident. However, pain you don't feel today—or the confusion you'll certainly experience following an accident—can mask symptoms of other injuries. Get x-rays, scans or other diagnostic procedures as prescribed or instructed by the physician. Be sure to get copies of your medical records.

CALL YOUR INSURANCE COMPANY. As soon as you can, call and file an accident report. You should also notify the other driver's insurer of the accident. If the other driver is at fault, don't expect that he or she will make that call. Regardless, **Don't Sign Anything.** Do not talk to any insurance adjusters, either.

CONSULT AN ATTORNEY. Insurance adjusters—both for your insurance company and the company insuring the other driver—are trained professionals who handle claims every day. You cannot be expected to know how to protect your own best interests. That's where an attorney comes in.

It's critical to gather evidence, witness contact information, medical records and other physical data quickly. As time goes by, cases grow cold and details get fuzzy. Weak details make for lost rights and devalued cases.

These are only the first steps in protecting your rights, your claim and yourself in the event of an accident. If you've ever been in an accident, you know you can expect to receive calls from both your—and the other driver's—insurance companies. The insurance companies will want to speak to you immediately and resolve the case quickly.

This may be your first accident. When you hire the right accident attorney, it will not be the firm's first case. With experience comes the ability and confidence in working with insurance companies.

PROTECTING EVIDENCE WHEN YOU'RE INJURED

Sometimes, accidents are minor events. People are walking around, inspecting damage, and shooting pictures of the accident scene with the wireless phone's camera.

Other times, accidents leave drivers or occupants injured, in need of medical care, and incapable of gathering any photos, details, witness names or other evidence.

Take care of yourself first! If you're injured in an accident, get the medical care you need. If you have passengers who are uninjured and need no care, ask them to shoot pictures of the accident scene or gather witness names.

Gather your evidence. Protect your case.

ICE: IN CASE OF EMERGENCY

You've been in an accident. You're alone, and you're injured. If you can use your phone, you dial 911, and then a family member or friend.

What if you're alone and incapacitated? How will anyone know whom to call on your behalf?

Emergency personnel and first responders know to dial the ICE Number in your phone.

ICE (short for In Case of Emergency) should be programmed in your phone with the number of your spouse, parent, family member, next of kin or close friend who should be called in case you're seriously injured in an accident.

By programming ICE into your phone, you're helping the police, medical personnel and first responders who are experienced and know to look for that number.

In fact, tell your children, spouse or friends to program several ICE numbers into their phones, too.

WHY YOU MUST PROTECT YOUR ACCIDENT CLAIM

The simple truth is, you must protect your accident claim. Every driver is prone to accidents. Even if you're not at fault, the driver, operator, rider or passenger is equally susceptible to harm, injury or death, liability—and recovery. It's important that drivers, operators, riders and passengers each know how to protect themselves while in the vehicle, and what to do in the event of an accident.

A skilled accident attorney understands the tremendous physical, mental, emotional, and financial toll an automobile accident can have on a driver, operator, rider or passenger—and his or her family. You may be entitled to receive compensation for medical treatment and therapy, lost income, property damage, pain and suffering and other damages depending on your situation.

But only if you act quickly, wisely—and without making the critical mistakes that we discuss in this book.

Even if you've been in an accident before, and successfully made an insurance claim, every situation is different.

If you have been in an auto accident, contact an attorney immediately. After an accident, there are so many things to think about, and getting the money you need from the insurance companies can be difficult. Hiring an experienced auto accident attorney can save you months of stress and help you cut through the red tape to get the money you deserve.

Determining the party or parties responsible for negligence in an [automobile accident](#) can be difficult. Your legal team will work diligently to uncover the intricate details of your auto accident.

Accident attorneys employ a crew of car accident investigators and experts who will help prove the accident occurred as a result of another driver's negligence.

DOES THE OTHER DRIVER HAVE VALID INSURANCE? FIND OUT

Imagine you're in an accident. The other driver may say, "I can't find my insurance card. I'll fax you a copy tomorrow." Find out for yourself. If you've been involved in an accident and want to know what insurance coverage the other party is carrying, obtain the information by mailing your request to:

Bureau of Financial Responsibility
2900 Apalachee Parkway, Room A212, MS-98
Tallahassee, Florida 32399-0585

Include a copy of the complete crash report (front and back) or the Driver Exchange Form. These forms give the department the information needed to handle your request. Alternatively, fax the crash report to the Bureau of Financial Responsibility at 850-617-5216.

Allow ten working days for research and reply.

DRUNK DRIVING ACCIDENTS

Over one million people die or are severely injured each year due to alcohol-related automobile accidents. Every 32 minutes, an American is killed in a fatal car accident because an intoxicated person chose to endanger himself or herself and others on the road. So, how can drivers protect themselves against drunk drivers? Your law firm should strive to bring the problem of drunk driving to light and hold drunk drivers accountable for the devastating results of their actions.

If you were injured or a loved one was injured or killed after a collision with a drunk driver, find out your rights. Even if you were a passenger in a car being driven by an intoxicated person, and suffered injury as a result, you may be entitled to money damages. Your law firm will know how to demonstrate that an impaired driver failed to exercise reasonable care due to intoxication. The firm will use police report evaluation, witness testimony, expert opinion, medical evaluation, and crash site evaluation to effectively argue your case. Victims may be able to claim damages for medical bills, lost income, emotional distress and even punitive damages (for reckless behavior) from the intoxicated driver, his or her insurance company, and possibly the owner of the location that provided the alcohol.

Timeliness is a factor in alcohol-related accident claims, so make sure you contact an attorney who fights for the victims of drunk drivers as soon as possible.

THE TAKEAWAY: Snap decisions have no place in the aftermath of an accident. Take your time. Sign no documents. Consult with an attorney. Know your rights.

MISTAKE # 3 :

Fail to Document the Accident, Photograph Vehicles, Gather Witness Information, or Call the Police

Have you ever heard the saying, “If it’s not in writing, it doesn’t exist?” The same can be said of other types of evidence. If it’s not in a...

- Photograph
- Witness’s statement or testimony
- Police report
- Doctor’s report
- Notebook you’ve made of your own recollections, which certainly will grow hazy with time

... then it doesn’t exist. It might as well have been erased from everywhere, but your memories and beliefs that you’re deserving of the compensation needed to make you physically, emotionally and financially whole again.

When you’ve been in an accident, documentation isn’t one thing. It is everything. When you’re trying to prove a point to the insurance company, or make a case to the jury or the judge, it’s the only thing that matters. Without “evidence,” it becomes your word against the other driver or his or her insurance company.

It’s critical that as quickly as possible, you get every detail in writing, in a photograph or in a police report. As we mentioned earlier, if witnesses saw the accident, get their names, addresses and phone numbers. If they’re reluctant, make sure the police get their information.

CREATE A FOLDER FOR THE ACCIDENT. Write down all the names and numbers – of witnesses, police officers who were involved, physicians you saw at the emergency room and the towing service that removed your vehicle from the scene of the accident. If the police officer at the accident scene printed a copy of his report for you, it should be saved in the folder. Every letter that comes in from the insurance companies or the state attorney (if charges were filed) goes in that folder.

This will become your Accident Folder. It will hold every document that’s vital to your accident case. Eventually, you’ll hand this over to your attorney in support of your case.

CREATE A MEDICAL FOLDER. Accidents with no injuries don’t result in much paperwork. But accidents with even moderate injuries can amass paperwork that can quickly become overwhelming. It’s important that as medical reports, doctor’s reports, bills, statements and other paperwork arrives, that it’s quickly filed away for safekeeping. As with your Accident Folder, this will become home to every medical document vital to your accident case. You also will give this to your attorney in support of your case.

GET AND USE THE DRIVER EXCHANGE OF INFORMATION FORM. The State of Florida

Department of Highway Safety and Motor Vehicles Division of Florida Highway Patrol has created a “Driver Exchange of Information Form.” This form is useful in helping collect relevant and important information following an accident. It was created to assist all parties in making a thorough report to their respective insurance companies. The form is printed at the back of this book. You can download an original version from this website:

<http://flhsmv.gov/forms/driverexchange.html>.

THE TAKEAWAY: Remember this mantra, “If it’s not written down, it doesn’t exist.” The same goes for photographs, witness statements or testimony, and other physical evidence. Collect it immediately.

MISTAKE # 4 :

Believe or Do What the Insurance Company Tells You

The insurance company seems nice enough. They've been "on your side" for years—or at least as long as you have dutifully paid your premiums. "You're in good hands," they tell you. And that gecko with the British accent seems like an old chum.

So, when the adjuster comes to you with paperwork to sign following an accident, it only makes sense to go ahead and sign, right? After all, he'll either be offering—or have in his hand right then and there—a large settlement check. It could be \$10,000, which by Florida law everyone involved in a vehicular accident—and who was carrying Personal Injury Protection (or PIP)—is entitled to.

Wrong. The insurance company may pay for your claim. Chances are that they will underpay based on the real value of the claim. They may deliberately overlook or disallow various medical issues that you're currently facing or that could arise in the future. They generally may try to close the claim before your current—and future—needs have been secured financially and emotionally.

Do NOT settle with the insurance company. Do not take any settlements offered by an insurance company for your car accident without first speaking with an experienced auto accident lawyer.

Remember, claims adjusters work for the insurance company. It is their job to protect the interests of their employer. Who is protecting your interests?

Here's how it typically works (and how people make mistakes they later regret): The insurance company offers you a minimal dollar amount in exchange for your signature on a document promising that you will not file a lawsuit. This usually happens rather quickly after the car accident takes place. Insurance companies will often discourage you from hiring an auto accident lawyer, so they can pay less to resolve your claim.

If insurance companies protected the rights of the insured as much as they protected the companies' bottom lines, you wouldn't need this book—or an attorney to protect your rights. Unfortunately, that's not the case. [Personal injury and automobile accident](#) attorneys serve a critical purpose as a counterweight to the force of the insurance industry. Attorneys look out for their clients' best interests.

The insurance company's primary motivation is to lessen the value of your case and reduce the potential of any successful claim you may have.

Among the requests an insurance company may make are to:

- **REQUEST YOU SPEAK WITH THEM WITHOUT A LAWYER PRESENT.** Speaking without legal counsel may cause you to make statements that can hurt your claim or legal standing. The insurance company knows this. The

representative may tell you it's OK to speak honestly without an attorney. Don't do it. Hire an attorney, and have him or her present at any meeting with the insurance company. Once you have signed on with an attorney, you no longer speak with the insurance company directly. All correspondence goes through the attorney, who should be experienced in dealing with all facets of accident claims and insurance providers.

- **SIGN A MEDICAL WAIVER.** A medical waiver from the other insurance company could release all your privacy rights, even from up to seven to 10 years ago. If you sign a waiver, and they find an unrelated sports injury from five years ago, the insurance company's attorneys may argue that the injury you're claiming from the accident actually stems from that sports injury – and doesn't deserve coverage or a settlement. Believe us, it does happen.
- **RECORD A STATEMENT.** The insurance company often will want to obtain a recorded statement from you. Do not agree to be recorded. If you claim no injury at the time of the recording, but days later an injury arises (which is not uncommon), the insurance company or its lawyers will come back to say, "We have a recorded statement from you saying you didn't have any injuries." Your injury may be legitimate, but in court your statement will raise doubt before the judge or jury. Protect your rights by avoiding being recorded.

REAL LIFE EXAMPLES

What Can Happen When The Insurance Company Uses Its "Bag of Tricks"

STORY #1: We had a woman recently call our office who had been hurt in a car accident about a year ago. She didn't work with an attorney following the collision, as she didn't think that her injuries were major. However, over time, her injuries worsened and she was told that she would need neck surgery. The problem was she had already signed a release with the insurance company, agreeing to a minor settlement. By the time she called our office, her case was worth six figures, but since she had signed the release, it was too late to pursue further compensation. She had basically signed her rights away and would ultimately be responsible for any future medical expenses, including the costly neck surgery.

STORY #2: One of our clients made the unwise decision of talking directly to the defendant's insurance company regarding her auto accident case. That adjuster convinced our client to provide a recorded statement, making it sound like it was just part of the settlement process. You know what happened? The insurance adjuster was able to get our client to say that she did not know who was to blame for the accident. What might seem like a simple comment, turned out to be detrimental to her case. Because of the recorded statement, our client was unable to receive a proper settlement from the insurance company.

In most instances, everything an insurance company does is a deliberate attempt to lessen or

reduce the value of your claim. They are smart and experienced. They do this all the time. Their ultimate goal is to settle your claim quickly—and cheaply. This could be your worst mistake of all. Settling too early can severely limit your settlement amount, as well as reduce any future compensation.

While it's tempting to want to be done with the whole ordeal, DO NOT sign anything or accept an insurance company check without consulting an experienced personal injury lawyer. You can jeopardize potential compensation you are due, and waive important rights that help to protect your interests.

WHAT INSURANCE DO I REALLY NEED?

Florida has a variety of required and optional insurance policies and coverage for personal motor vehicle usage (business or commercial vehicles require other mandatory coverage, often at a higher level). Often considered “full coverage,” they are just part of the components needed to ensure you are protected in the event of an accident.

According to the Florida Department of Motor Vehicles' website, the Florida Financial Responsibility Law requires that “any person at fault in a crash resulting in bodily injury and property damage to others must have in effect at the time of the crash full liability insurance coverage. This coverage includes minimum limits of bodily injury liability of \$10,000 per person, \$20,000 per crash, \$10,000 property damage liability per crash, and personal injury protection limits of \$10,000 per person per crash.”

You MUST have insurance in the state of Florida. Your insurance MUST be in effect at the time of an accident for it to protect you. Too often, people without insurance get into an accident – then try to buy a policy the next day. It doesn't work this way. If you attempt to lie to the insurance company to get a policy purchased after the fact to cover an accident that's already occurred, that's called insurance fraud. It's a felony that can be punishable by fines and/or jail time.

Under Florida law, “full liability coverage” includes Property Damage—Liability and Personal Injury Protection (PIP). These two types of insurance are the only required insurance coverage for personal motor vehicles in Florida. Property Damage—Liability covers damages to a vehicle and contents caused by the negligence of the insured driver. The limit generally is \$10,000.

Under PIP, up to 80% of allowable or bona fide medical expenses are covered, and 60% of lost wages are covered, generally up to \$10,000. These are available to the insured vehicle owner and other individuals.

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WHAT IS PIP INSURANCE? HOW DOES IT WORK?

All drivers in Florida are required by law to carry at least \$10,000 of Personal Injury Protection (PIP).

PIP covers the driver or vehicle owner up to the policy's specific limits. PIP provides this coverage following an accident regardless of fault—or what in Florida is called “no fault.” Generally, a Florida PIP policy pays 80% of necessary medical expenses, 60% of lost wages, and up to 100% of such services as child care. It also provides death benefits up to \$5,000,

depending on the policy.

As with any insurance policy, coverage limits can be increased beyond the standard \$10,000 or percentage limits depending on individual needs or circumstances.

Who or what is covered with PIP? In the event of an accident, PIP covers a variety of financial needs:

- PIP provides money in case you cannot work and lose your wages or income.
- PIP covers others in—and not in—your vehicle. Children and other residents of your household who do not own a vehicle are covered by your PIP policy. The insurance also protects children injured while riding a bus to school.
- PIP protects licensed drivers who are in an accident while using your vehicle—with your permission.

If someone with his or her own PIP is injured while in your vehicle, that person's policy provides coverage benefits.

As with any insurance policy, speak with your insurance agent or provider to determine your needs. If you were a Florida driver or passenger injured in an accident in the state, contact your insurance provider immediately to make a PIP claim. When you file your claim, your insurance provider will send (via email or U.S. Mail) a document outlining your rights. This documentation will include your benefits, any exclusions, limitations and deadlines.

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At the minimum required coverage levels, Property Damage—Liability and PIP deliver limited protection. Drivers can carry other, optional insurance designed to increase their protection, provide additional coverage in case of their own liability, as well as ensure they are covered in the event the other driver carries little or no insurance. Higher limits on these policies also can help protect the insured's estate or personal wealth in the event of an accident by providing higher levels of coverage. Other such policies and coverages may include:

BODILY INJURY—LIABILITY. Similar to Property Damage—Liability, Bodily Injury—Liability is carried to provide coverage to compensate for personal injuries caused by the insured party's negligence. It does not provide for property damage. Coverage limits start at \$10,000 and can rise to millions of dollars. Coverage levels and limits are the insured's decision. This type and level of optional coverage provides greater protection in the event of a serious accident.

COMPREHENSIVE/COLLISION. These two optional insurance programs cover losses to or from the vehicle. Comprehensive covers losses that occur to or from the vehicle in the event of a theft.

Collision covers losses that occur to a vehicle in the event of an accident.

MEDICAL PAYMENTS (MED PAY). This policy is like Personal Injury Protection (PIP). Yet, it is designed exclusively to cover medical benefits. It also doesn't carry the 80% limit found with PIP. Most often, this policy pays the amount not covered by PIP (generally 20%), as well as other costs or charges when the limits of PIP have been reached. Like other optional coverages or policies, limits can vary.

UM/UIM (UNINSURED MOTORIST/UNDERINSURED MOTORIST). This is similar to Bodily Injury - Liability. This covers the insured party for damages that stem from the negligence of someone else (as opposed to damages or injury caused by the insured). UM/ UIM take effect in the event the at-fault party or driver does not carry valid Bodily Injury—Liability coverage, or the policy's limits are insufficient to match personal injuries sustained in an accident. Like Bodily Injury—Liability, coverage limits for this optional policy provision start at \$10,000 and rise to levels desired by the policy holder.

THE TAKEAWAY: The insurance company is not your friend. They are out to protect their financial interests. Sign nothing. Say nothing. Do not agree to give a statement—especially one that's recorded.

MISTAKE # 5 :

Hire the Wrong Lawyer, Fail to be Honest with Your Attorney, and Exaggerate your Injuries or Damages

Who's the "right lawyer" to handle your [automobile accident](#) claim?

Do you want an attorney whose Yellow Pages or billboard ad offers a laundry list of services, like divorce, accidents, [personal injury](#), real estate, bankruptcy or more?

Or do you want an attorney whose expertise and law practice is focused exclusively on [automobile accidents](#) & personal injury?

The answer should be obvious.

The attorney experienced in accident and [personal injury](#) matters typically is more skilled than a legal generalist. His or her focus is on accidents and personal injury. The attorney is regularly working with insurance companies, opposing lawyers and others—gaining constant insight into changing laws and legal trends that can benefit your case. [Experienced attorneys](#) often have worked with opposing counsel and know their tactics. They know many of the judges who may preside over your case.

Can a "generalist" who handles bankruptcy today or divorce tomorrow effectively handle your accident case when the time comes and you need those skills most? It's a gamble.

Moreover, a [personal injury](#) and accident attorney knows the true value of your accident claim, and is aware of the tricks insurance companies use to keep settlement offers low—and reduce the money you collect.

Beyond the court, judges, opposing counsel and tricks that insurance companies may use, what more should you look for in an attorney? You want an attorney who...

- **YOU FEEL COMFORTABLE WITH.** During your initial, free consultation, were you able to establish a rapport? Did he or she openly discuss your case and situation? Did you feel a bond of trust growing? This is important. Accident cases can be settled quickly, or they can go on for months or even years. More than trusting your attorney, you have to build a bond that can withstand the ups and downs of a prolonged case.
- **HAS EXPERIENCE IN TRIAL AND APPELLATE LAW.** A win at trial in your county doesn't mean your case necessarily is over. Depending on the damages assessed by the judge or jury, the insurance company may appeal. Some attorneys hand appeals off to other attorneys or firms who've handled appeals in the past. This will be an attorney you don't know—and certainly have no relationship with. His or her learning curve starts all over again. You and the attorney will invest hours bringing the new firm up to speed on your case—all time and money that eventually will come out of your settlement. You want an attorney experienced in handling the initial case and experienced in the appellate court. This way, should

your case be appealed, you already have a bond with the attorney handling the case.

- **PASSES YOUR OWN “due diligence.”** When you want to do work on your home, you usually don't hire the first general contractor or company that you call. You first get referrals and references and do some research.

You ask around. You search the Internet for mentions of the company. The same is true for hiring an attorney.

Aside from asking close and trusted friends whom they would recommend, you could also visit the Florida Bar Association's website, www.floridabar.org, for information regarding attorneys in your area.

Once you have done your research, schedule an interview. Be keen to the attorney's experience, referrals, and his or her rapport with you. During this interview, are you comfortable? Do you have the attorney's attention while you're there? Will he or she be handling your case personally, or will the case be handed off to an associate whom you likely will never meet?

Moreover, hiring an experienced attorney creates an aura of power. It tells the insurance company that you're serious about your case. It shows that you intend to “go the distance” and take your case to trial—and through the appeals process, if necessary. Insurance companies and their attorneys know most trial lawyers who focus on insurance matters. If he or she is experienced, your attorney will be known in legal and insurance circles, improving your chances of success with the very first phone call or correspondence with the insurance company.

All this can help maximize the value of your case, improve your chances of success, and can even expedite the settlement or trial process. Simply put, insurance companies want short trials or cases, and are more willing to settle when they know you are serious, and your attorney has a history of success.

FAIL TO BE HONEST WITH YOUR ATTORNEY

Rapport is a two-way street. Inasmuch as you're looking for an attorney you can rely upon to handle your case professionally and successfully, reputable attorneys seek clients they also can trust.

That's why it's important that you're honest with your attorney and provide every possible detail about your case. You must keep accurate notes about your accident and medical history; only you can provide the attorney the details needed to successfully argue your case.

Using your notes, photographs and other evidence you have collected, tell him or her exactly what happened; don't bend the truth in an effort to get more money. An experienced attorney will know exactly how much your claim is worth, and will work with you to get every cent to which you're entitled.

Have you been in accidents before? Do you have numerous tickets? Even if the accident wasn't your fault, does your driving record make you seem like a habitual offender, unsafe, accident prone, or a target of aggressive examination or questioning by opposing counsel

during a deposition or at trial?

What happened before might seem like nothing to you. But to the insurance company—and your own attorney—your history is critical. In fact, it's an open book. Driving records are part of an extensive electronic database kept by the state Department of Motor Vehicles, insurance companies, and even third-party companies that collect and sell your information. If you have had tickets or been involved in accidents—even those that weren't your fault—it's likely that information is in a database with your name on it.

Be honest and forthright. Tell your attorney about your history—before learning it from his or her own research or from the insurance company.

WHAT CAN HAPPEN WHEN YOU DON'T TELL THE TRUTH...

Withholding information from your attorney or being downright dishonest will only hurt your case. One case we represented illustrates this fact.

We represented a client who claimed she was no longer able to drive, because of the injuries she suffered in a fall at a supermarket. Apparently, that wasn't true. During trial, the defense attorney showed my client's driving record, which reflected numerous driving infractions in various counties since the accident. It was because of this dishonesty that we lost the trial.

One thing is true about jurors—once you lose credibility with them, there is nothing that can be said or done to gain that trust back. Even though the fact that she was dishonest about her ability to drive had nothing to do with whether the supermarket left a spill on the floor, her dishonesty didn't sit well with the jury. The moral of the story is that if you are dishonest, the jury will find a reason to reach a verdict that is not in your favor.

DON'T EXAGGERATE YOUR INJURIES OR DAMAGES

As we noted previously, it's ill -advised and could be criminal to exaggerate your injuries or damages in order to get more money from the insurance company. This is true for several reasons.

First, **insurance fraud is a felony**. Exaggerating claims, making false statements, or claiming you have injuries or suffered damages that don't exist is a serious crime. If discovered and you're found guilty, the judge could impose fines or jail time. It's not worth it.

Second, **smart insurance companies have seen your type of accident before**. While every accident and possible injury is unique, the circumstances surrounding accidents—speed,

vehicle types, trajectory and potential damage done to the vehicles and their occupants—generally fall into various categories of outcomes. Aside from accident results, insurance companies work closely with vehicular and medical research firms that stage or recreate accidents as part of ongoing research efforts. These statistics help them determine various scenarios that could apply to your case—and their defense against it.

Third, **an experienced attorney has seen this type of accident before, too.** Unlike divorce or bankruptcy attorneys, automobile accident and personal injury attorneys have seen the results of countless accidents. They've seen the aftermath—from vehicular damage to personal injuries. They know the outcomes, and how to work the court system to present the best case.

THE TAKEAWAY: Hiring the wrong attorney, being dishonest, or exaggerating your injuries or damages doesn't help your claim.

MISTAKE # 6 :

Avoid Timely Medical Treatment and Don't Follow the Doctor's Orders or Advice

You have been in an accident. You have a little stiffness in the neck. You might have a few “scratches” from broken glass. Or maybe you're dizzy or disoriented.

It's nothing, you think to yourself. You decline medical attention from the emergency responders or fire rescue.

And the hospital? Forget it! **No way** are you going to the hospital or a doctor.

After all, you're brave. Hospitals and doctors are for those who really are hurt or in need of care.

Don't be a hero. Don't tough it out. If you have any sign of injuries—or even none at all—it's important to seek medical attention. Studies show that many muscular or joint injuries, like those affecting the neck or back, might not reveal themselves for days or weeks. Only a trained emergency room medical care provider or physician can tell if you have any injuries.

If you experience any obvious injury or any stiffness or soreness, record details of your injuries. Note the characteristics of your injury, including physical pain and mental anguish. Write down the effect any injury is having on your daily life. These “Pain and Suffering” elements are important to ensuring you get the care you need and the settlement you deserve.

Some accident victims—especially those who think it's best to refuse medical treatment, resort to over-the-counter medications, such as aspirin, ibuprofen or acetaminophen, to sooth any pain or discomfort. For daily aches and pains, that's okay. However, if you think you've conquered your pain, you might be mistaken. Self-medicating can damage your claim—and worsen your injury. The pain's gone, you surmise, and by remedying your pain, you feel better. And once you feel better, your medical issues are behind you.

But they're not behind you.

Regardless of whether you show signs of injuries, it's important to seek medical attention following your accident. Why? There are several reasons.

First, even if you show no signs of obvious injury, hidden injuries can take days or weeks to show up. A herniated disc in the neck or back may hurt for a few days, only to have the inflammation subside. Yet, this type of orthopedic injury is a long-term situation that at the very least needs a doctor's attention, and at the very worst, could require surgery. If left undiagnosed or untreated, it can haunt you and cause significant pain and discomfort for the rest of your life.

In legal terms, by ignoring your injury, you might lose the chance to further document your accident and resulting injuries.

Second, the longer you wait or ignore your claim or injuries, the more damage you can do to

your accident case or recovery. Insurance adjusters and attorneys “connect the dots.” By tracking the time it takes to move from one event to the next—for example, waiting weeks after an accident to see a medical professional – tells the insurance company your injury was minimal. “This guy waited a while,” their thinking goes. “His injury wasn’t that bad—if he had any injury at all.”

The other insurance company’s lawyers aren’t the only ones who think this. So do juries. If you waited too long to seek medical attention, they might surmise that your injuries were made up, even if you’re truly suffering. They’re just going by the evidence, and injuries can be hard to “see” by the jury’s untrained eye. Opposing counsel knows this, and knows how to play to juries suspicious about late injury claims.

SAY NOTHING

It’s hard to know what injuries you may or may not have suffered after an accident. That is why it is important to avoid giving a statement to the police or anyone else that would imply you were not injured in the accident. Anything you say generally becomes part of the accident record. Even if you simply utter, “No, I feel fine. I don’t need a doctor,” that becomes part of the insurance company’s case file. Rest assured that if you eventually go to court and claim an injury, the insurance company’s attorney will introduce into evidence your denial of injury.

It’s better to say nothing—ever—to an insurance adjuster. That’s why you hire an attorney.

Once you have been treated or given medical advice or a course of treatment, follow it. Too often, a few days after an accident, we feel better. The stiffness subsides. “This must be over,” we say. “It’s time to move on.”

Don’t move on. The doctor may suggest a follow-up visit, or he or she may prescribe a course of physical therapy several times a week or over the next month. Establishing a course of care sets the history of your injury. Following that recommended or prescribed regimen shows you were serious about your injury.

Besides, in most cases, even if you don’t collect on your claim, Personal Injury Protection coverage will pay for the medical expenses. That’s potentially just the beginning of your road to recovery. If you need a car, it could surpass the \$10,000 in coverage provided by your PIP policy.

Again, by failing to see a doctor, or by ignoring doctor’s orders or medical advice, you not only can cause further injury to yourself. You can hurt your claim. The insurance company’s attorneys will ask why you didn’t follow the course of treatment, or see a doctor in the first place. You may find yourself on the witness stand, facing a lifetime of medical care, and asking yourself the same question.

THE TAKEAWAY: Don’t ignore your injuries—or the possibility that you’re injured. Seek medical attention immediately following an accident. Get your accident report.

MISTAKE # 7 :

Fail to Take Immediate Action

Failure to act can jeopardize your accident claim. It can result in long-term medical issues. It can drain your bank account and harm your mental health.

It can affect you for the rest of your life.

When you've been involved in a traffic accident, time is of the essence. Not only do details, evidence and memories disappear or fade with time, so might your rights.

Waiting too long to file a claim could jeopardize your chance to protect your claim and ensure your rights are covered. Why? A statute of limitations could impose a deadline on when you can file a [personal injury](#) claim.

It's important that from the moment you've been involved in an accident (assuming you're not seriously injured), you start thinking ahead. You should be thinking, "I must..."

- ... gather accident details, and open my Accident Folder to hold all the paperwork and numbers important to my case

- ... get examined by EMS or an emergency room physician

- ... follow up the ER visit with an examination by a doctor who specializes in my specific injuries. I'll also open a Medical Folder for all the documentation, paperwork and bills I'll soon receive

- ... follow the doctor's recommended treatment, take the prescribed or suggested medications, and take care of myself, and

- ... consult an attorney who will protect my claim and fight for my rights."

In fact, consulting an attorney shouldn't cost you anything; most reputable attorneys provide a free initial consultation and collect a fee only if damages are recovered.

THE TAKEAWAY: Procrastination only opens the door for lost opportunities. If you're in an accident, take immediate action to protect your rights and ensure you're taken care of.

Q & A

Frequently Asked Questions

Those who have been in accidents know the whirlwind and confusion that goes through their minds. The following are important questions and answers to consider if you have been in an accident.

Q: IF I'M INJURED OR MY VEHICLE SUSTAINS DAMAGE IN AN AUTO ACCIDENT, WHO PAYS?

A: It depends on who is at fault. If the accident is your fault, your liability insurance will compensate the other party for damage to their property and personal injuries within the limits of your policy coverage. If the other driver is to blame, his or her liability insurance will compensate you for damages to your vehicle and personal injuries.

Q: I RECEIVED A TICKET IN MY CAR ACCIDENT. DOES THIS MEAN I HAVE NO CLAIM AGAINST THE OTHER DRIVER FOR MY INJURIES?

A: No. If a jury decides that the [automobile accident](#) was partly the other person's fault, you may still collect damages. Ask an experienced Florida accident attorney about this, and other topics related to "comparative negligence."

Q: I DID NOT FEEL HURT AT THE SCENE, BUT EXPERIENCED PAIN AFTERWARDS. WHAT SHOULD I DO?

A: You should immediately consult your medical provider regarding any pain, discomfort or possible injuries from the car accident, even if you think they may be only minor injuries. If you were injured in the accident from someone else's negligence, you may be entitled to payment of your medical bills, compensation for pain and suffering, lost wages, loss of earnings capacity and emotional distress.

Q: I'VE BEEN INJURED IN A CAR ACCIDENT AND I WANT TO MAKE A CLAIM. WHAT SHOULD I EXPECT?

A: Issues encountered by people filing personal injury claims fall into three categories: (1) Liability (who is at fault and the extent to which they are to blame for the accident), (2) Damages (including personal injuries and damage to vehicles and property), and (3) Insurance Coverage (what the insurance companies are willing to pay to compensate the injured parties). Carelessness and negligence are sometimes to blame, and in the worst cases, accidents are caused by recklessness or even intent to harm.

Q: WHO IS GOING TO PAY FOR MY MEDICAL EXPENSES?

A: It's enough to suffer injuries in an automobile accident. So, it may come as a rude surprise to learn you are primarily responsible for paying your own bills—no matter how your injuries were incurred. The insurance company of the party at-fault may cover some, but not all of your medical bills. And what the insurance company is willing to pay may be far less than what you are actually billed. This is why it is critical for you to contact a [personal injury](#) attorney who will

fight for your rights – and for the compensation you need to recover and get on with your life.

Q: BECAUSE OF THE ACCIDENT, MY PHYSICIAN HAS DETERMINED THAT MY INJURY IS PERMANENT. HOW CAN I PROTECT MY FUTURE?

A: We are sorry for your personal loss. We know your life has changed. But don't lose heart. We will fight for the financial compensation you need and deserve now and in the future. You may be entitled to compensation from the person who caused the accident, or his or her insurance company, to cover your current and future medical bills.

Q: I REAR-ENDED ANOTHER VEHICLE. IS THE ACCIDENT AUTOMATICALLY MY FAULT?

A: According to Florida law, you must keep a safe distance between your car and the one in front of you so if the other car stops, you can slow down and stop safely. Typically, you would be at fault. However, there are some exceptions, particularly if the other driver makes a sudden and unexpected stop, or if you are involved in a chain-reaction accident.

Still, Florida recognizes "comparative negligence" laws, which means that the parties involved may be held accountable for their role in the accident. After determining the percentage of fault by each party, the compensation by the insurance company is adjusted accordingly.

Q: I WASN'T WEARING A SEAT BELT AT THE TIME OF THE ACCIDENT. CAN I STILL RECOVER DAMAGES?

A: In Florida, state law is very specific when it comes to seat belts, all front seat occupants must be buckled up, regardless of age. Children ages 6-15 must be belted in either the front or back seat of the vehicle. The driver is responsible for passengers under 16 years who are not buckled up. Passengers 16 years of age or older may be individually fined if they are not wearing seat belts.

If you were not wearing your seat belt, this can have a negative impact on your ability to recover full damages for your injuries. Since people suffer more severe and complicated injuries when they are not wearing a seat belt, potential compensation can sometimes be reduced accordingly. Belt or no belt, it is the "fault" of the negligent party that is the primary determining factor in car accident lawsuits.

Q: IF I WAS HIT BY A COMMERCIAL VEHICLE, IS THE EMPLOYER ALSO RESPONSIBLE?

A: Possibly. There are several ways that a business can be held liable for the actions of its employees. All are known as vicarious liability, where the company is responsible for negligent acts committed during the course and scope of normal activities in service to the company.

The owner of a vehicle can be held responsible for negligently entrusting the vehicle to another driver whose driving causes an automobile accident. Generally, however, a business owner is not responsible for acts committed by independent contractors. In the course of car accident litigation, one party may not have enough insurance or resources to compensate the victim for all injuries/ damage sustained. Talk with an experienced car accident attorney to identify all potential sources of compensation that are available to you.

Q: DO I REALLY NEED A LAWYER IF I WAS INJURED IN A CAR ACCIDENT?

A: The law does not restrict you from handling your own claims. However, you should keep in mind that the insurance companies and the insurance company attorneys are trained professionals. It is their job is to resolve the potential “liability” by paying as little as possible to you. Many valuable rights were lost because the injured person believed what he or she was told by the insurance company. Just remember, the only person truly working in your best interests is the lawyer you hire.

THE TAKEAWAY: Florida insurance laws are confusing. Most consumers cannot be expected to understand insurance law – especially after they have been in an accident. Find resources to help you know more.

CONCLUSION

An accident can turn your life completely upside down in a matter of seconds. To make things worse, if you don't know what to do following a serious injury and you make a crucial mistake, it could impact your chances of recovering compensation. If you use this book to guide you through the aftermath of an accident, you are one step ahead of most accident victims.

Throughout this book, we discussed the importance of planning and preparing for the possibility of an accident and not making snap decisions. While you would like to be able to trust the insurance company and the adjuster who has been assigned to your case, you have to be careful. The insurance company is not your friend.

After reading this book, you should now recognize the significance of taking immediate action, getting prompt treatment for your injuries and documenting the accident. Failing to do any of these things could damage your case.

By avoiding the seven mistakes mentioned in this book, you are well on your way to getting the compensation you deserve.

ABOUT THE AUTHORS

Law Offices of Chalik & Chalik

At [Chalik & Chalik](#), we understand that you are overwhelmed, tired and frustrated following your accident. We know the pain that you and your loved ones endure when you've suffered an injury that's not your fault. We will handle your case with expertise and care, bringing our experience, dedication, and resources to advocate on your behalf.

When you've been in an accident, you'll be facing an insurance company and skilled, aggressive attorneys. You want the same experienced legal counsel on your side, too. Our personal injury attorneys know how to take on the insurance companies, and we will fight to protect your rights and make sure you receive the full compensation to which you are legally entitled.

Chalik & Chalik is a law firm devoted to helping victims of personal injury in Florida. We handle injury and accident cases, and we have the knowledge and experience to fight the big insurance companies and protect our clients' rights.

At the Law Offices of Chalik & Chalik, we only handle personal injury accident cases in Florida. If you have been injured as the result of an accident or someone else's negligence anywhere in Florida, you need to trust the experience and expertise your attorney has spent years fostering. Look for a law firm that has helped thousands of clients with severe injuries including back, neck, spinal cord, brain and burn injuries.

No matter how challenging or complicated your personal injury case may be, our tough, experienced lawyers will do whatever it takes to achieve the best results.

We are deeply committed to protecting your rights.

Our main law office is in Plantation in Broward County. We also have offices conveniently located in Fort Myers, Boca Raton, Port St. Lucie, Fort Lauderdale, Hollywood, Palm Beach County, Vero Beach, Miami Dade County, Coral Spring, Brevard County, Lake Sumter, Coral Gables, Pompano Beach, Volusia County and Orlando. Our law firm represents cases statewide.

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APPENDIX 1 :

Critical Steps to Take if You Have Been Injured

If you have been injured, time is of the essence. Make sure you follow these crucial steps to ensure you have a strong case against the insurance companies:

- Contact the police and/or fire rescue.
- Record the details of the accident or injury, including resulting injuries.
- If involved in an auto accident, create a sketch of the accident scene.
- Make sure an accurate police report is filed.
- Note the names and badge numbers of police personnel.
- Collect any evidence, including photos. Note traffic details, including weather, witnesses, traffic signs or lights, car positions, *etc.* Interview witnesses and take names, numbers, insurance contact information, license numbers, VIN numbers and license plate numbers.
- Immediately seek medical attention for any injuries sustained in the accident.
- Ask for a copy of your insurance claim.

Performing these critical steps as soon as possible may help you avoid time restrictions for personal injury cases.

IMPORTANT NUMBERS

If you've been in an accident, or have read this book, and still want more answers, the Department of Highway Safety and Motor Vehicles has a Customer Service Center with people available to answer your questions. Call 850-617-2000.

APPENDIX 2 :

Notes & Driver Exchange Form

DRIVER EXCHANGE OF INFORMATION FORM

The State of Florida Department of Highway Safety and Motor Vehicles Division of Florida Highway Patrol has created a "Driver Exchange of Information Form." This form is useful in helping collect relevant and important information following an accident. It was created to assist all parties in making a thorough report to their respective insurance companies.

The form is below (find the original at <http://www.flhsmv.gov/forms/driverexchange.htm>).

.....

DRIVER 1

Name: _____

Address: _____

City: _____ State _____ Zip _____

Business Phone: _____ Home Phone: _____

Cellular / Wireless Phone: _____

Driver License No. and State: _____

VEHICLE 1 OWNER

Name: _____

Address: _____

City: _____ State _____ Zip _____

Business Phone: _____ Home Phone: _____

Cellular / Wireless Phone: _____

Driver License No. and State: _____

Year and Make of Automobile: _____

Tag No. and State: _____

Insurance Company: _____

Policy No.: _____

.....

DRIVER 2

Name: _____
Address: _____

City: _____ State _____ Zip _____
Business Phone: _____ Home Phone: _____
Cellular / Wireless Phone: _____
Driver License No. and State: _____

VEHICLE 2 OWNER

Name: _____
Address: _____

City: _____ State _____ Zip _____
Business Phone: _____ Home Phone: _____
Cellular / Wireless Phone: _____
Driver License No. and State: _____
Year and Make of Automobile: _____
Tag No. and State: _____
Insurance Company: _____
Policy No.: _____



ACCIDENT INFORMATION

Location of Accident (Street Address or Intersection): _____

City/State: _____
Time: _____ Date: _____



WITNESS INFORMATION

Witness No. 1 Name: _____

Address _____

Witness No. 2 Name _____

Address _____

Witness No. 3 Name _____

Address _____



INVESTIGATING OFFICER

Name: _____

Badge # and Department: _____

Was a Florida Traffic Accident Report completed by the Investigating Officer? Yes / No

Was a traffic citation issued by the Investigating Officer? Yes / No

Remarks (Optional)



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Florida Accident Attorneys Chalik & Chalik prepared *Dealing with the Afermath: 7 Mistakes to Avoid Following a Florida Accident* to help Florida residents navigate the confusing issues surrounding **automobile & vehicular accidents**. Handled poorly, and your legal rights and right to compensation could be jeopardized—or lost forever.

We're experienced in helping Florida residents with their personal injury claims. From auto accidents to defective drugs and wrongful death claims Chalik & Chalik helps lead the fight for Florida families in [their personal injury](#) claims. We're educated and knowledgeable—and we know how to put the law to work for our clients. We're caring, attentive and available—day and night, weekends and holidays.

Most important, we're aggressive and we get results. We have helped thousands of Florida residents get the financial compensation they Florida Auto Accident need to recover from an injury and put their lives back together.

If you or someone you know has been involved in a vehicular accident anywhere in Florida, please contact the attorneys at Chalik & Chalik today. We have offices in Broward, Miami-Dade, Palm Beach, Lee, Brevard and Volusia counties, as well as additional locations throughout Florida. Contact us for a free initial consultation.

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