

What to Do If You Are Injured in a Car Accident in Pennsylvania

By: Robert S. Waldman

Auto accidents happen all the time. In fact, statistics confirm that most of us have either been involved in a car accident or know someone who has. We also know that injuries from car accidents can be very serious, even if the injured victim doesn't break a bone or have a more "obvious" injury.

How you handle the accident can make a big difference later on down the road. In Pennsylvania, the ability to make a claim for pain, suffering and lost wages and property damages are governed by the Pennsylvania Motor Vehicle Responsibility Law (MVFRL). The MVFRL outlines each person's rights and, depending upon the type of insurance you have, whether you are entitled to recover damages for pain and suffering. For example, whether YOU purchased limited tort or full-tort coverage has a huge impact upon whether you will be able to be compensated for your pain and suffering. But once you are in the accident, you can't change your insurance coverage. Instead, there are a few things you should do.

First, always write down the time and place (intersection, city, streets, and other landmarks) where the accident occurred. Next, get the name, address and driver's license number of each driver involved in the accident – and get the names, addresses and phone numbers of every witness to the accident. Also, you should write down the make and model of each other car involved in the accident, as well as the license plate number. In addition, take a picture of your car and each other car; your cell phone probably has a camera. If you believe you are injured, you should also be sure that the police are notified about the accident and that they came to the scene and created a police report. If you do these things, you can later prove that you and the other vehicles were present at the scene.

Next, notify your insurance company. Tell the company about the accident so that it has a record of the claim. In addition, if you think you were hurt, tell the police officer and your insurance company – no matter how serious or minor you think your injuries are. That way, if you really start hurting a day or a week later, there is a record of your complaints. That doesn't mean to say you are hurt if you weren't. If you're fortunate to escape the accident without injury, be glad. Also, if you have any concerns about your health, go to your family doctor or to the Emergency Room and get treated. Sometimes people think they aren't hurt and turn out to be seriously injured. Protect yourself.

If you take these basic steps, and later make a claim seeking compensation for your pain and suffering and other injuries, the defendants will be more likely to believe you and won't argue that you weren't hurt because you didn't go directly to the Emergency Room. Remember, being involved in a car accident is serious, and you should always do everything you can to protect your rights.

This Pennsylvania personal injury law tip is provided by the Philadelphia, Bucks, Chester, Delaware and Montgomery County automobile accident, workers' compensation and personal law office of Attorney Robert S. Waldman, 1800 JFK Blvd., Suite 1500, Philadelphia, Pennsylvania 19103, phone: 215.545.4040, website – <http://www.lawonyourside.net>, or email rwaldman@lawonyourside.net.

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Article Source: www.isnare.com