

- Stop at the Accident Scene.
- Get Help for the Injured.
- Call the Police.
- Ask for Witnesses' Names, Addresses, and Telephone Numbers.
- Move Your Car.
- Take Photographs.
- See a Doctor.
- Call A Lawyer Who Handles Personal Injury Claims.
- Obtain Missouri Accident Reports.
- Speak to a Lawyer Before Talking to Insurance Company Adjusters.
- Ask an Attorney to Review Papers from the Insurance Company.
- Obtain a Fair Value for Your Automobile.
- Keep Important Evidence from Your Vehicle.



Brad Blake

Practice Areas: Serious Automobile and Trucking Accidents and Injuries; Nursing Home Abuse and Neglect; Premises Liability for Violent Crimes; Negligent Security; Medical Malpractice; Personal Injury; Birth Trauma; Obstetric Malpractice; Pediatric Malpractice; Injuries to Children; Brain Injury; Wrongful Death.

Admitted: 1988, Missouri; U.S. District Court, Eastern District of Missouri.

Law School: University of Virginia, J.D., 1988.

College: Baylor University, B.B.A., 1985.

Email: bblake@fellowsblakelaw.com

Cell: 314-363-8000



Brian Fellows

Practice Areas: Medical Malpractice; Birth Trauma; Obstetric Malpractice; Pediatric Malpractice; Injuries to Children; Brain Injury; Wrongful Death; Personal Injury; Automobile Accidents; Day Care Negligence; Nursing Home Negligence.

Admitted: 1988, Missouri, U.S. District Court, Eastern and Western Districts of Missouri and U.S. Court of Appeals, Eighth Circuit; 1989, Illinois.

Law School: Washington University, J.D., 1988.

College: University of Oregon, B.S., 1985.

Email: bfellows@fellowsblakelaw.com

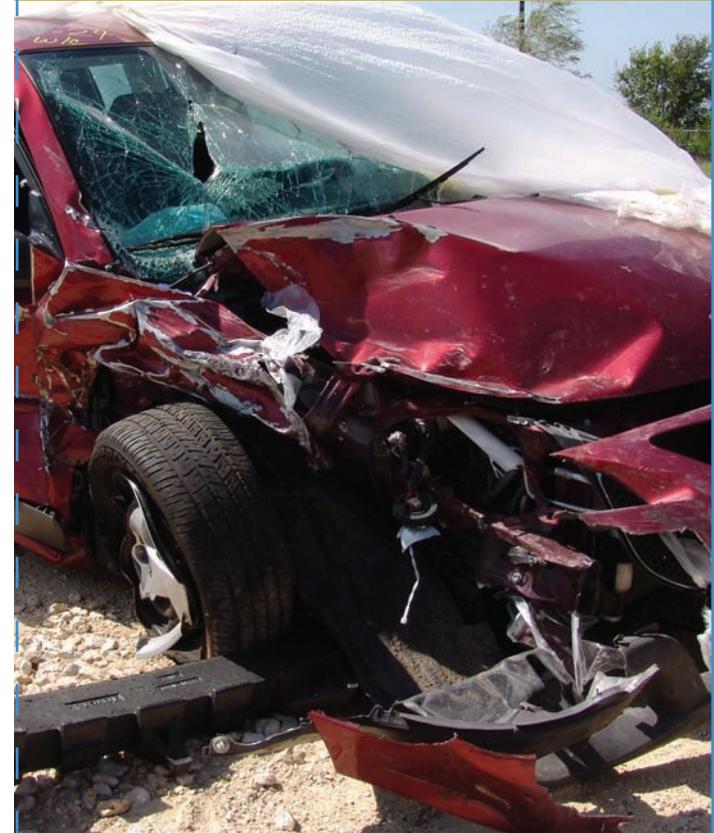
Cell: 314-363-7000



13421 Manchester Road
Suite 105
St. Louis, MO 63131

Phone: (314) 725-1600
Fax: (314) 725-1609
www.fellowsblakelaw.com

What To Do In Case Of An Auto Accident



1. Stop at the Accident Scene.

You should not drive away from the scene of an accident unless you are not safe at the accident scene. You must stay until you have given your name and address to a police officer or to the other driver and exchanged insurance information.

2. Get Help for the Injured.

Call 911 as soon as possible. You should not try to move an injured person.

3. Call the Police.

It's a good idea to tell a police officer, a county sheriff, or the Missouri Highway Patrol that you were involved in an accident. The officer's accident report can help you later if you forget facts about the accident.

Give them your name and address and show them your driver's license and your insurance card. You must do this to obey Missouri law.

You may contact your lawyer, though, before talking to the officer about how the accident occurred. You should always talk to your lawyer before admitting guilt or responsibility for the accident.

Likewise, you should always talk to your lawyer before talking to the officer if you were drinking or were under the influence of any mind altering substance at the time of the accident. However, if you refuse to take a breath, blood or urine test after being arrested for DWI/DUI in Missouri, or if you take the test and the results of your test are above the State's prohibited level, your license may be suspended or revoked if you do not take appropriate action within a short period of time after your arrest. The law permits you to call an attorney before you take the test, but if you do not speak to the lawyer within twenty (20) minutes and you do not take the test, you may lose your driver's license. §577.041.1 RSMo.

4. Ask for Witnesses' Names, Addresses, and Telephone Numbers.

Write down the names, addresses, and telephone numbers of all witnesses. You should also draw a picture of the accident scene for your attorney. At the top of the drawing, write, "Confidential: For My Attorney."

5. Move Your Car.

If you cannot drive your car or if doing so would be unsafe, you must have it moved from the scene. If you call or the police officer calls a tow truck, you should ask how much it will cost, tell the tow driver where to take your car, and ask for the tow driver's name, address, and telephone number.

6. Take Photographs.

Take photographs of the accident scene, the vehicles involved in the accident, and all injuries as soon as possible after the collision. Continue to take photographs of any injuries throughout the recovery process. If you are unable to take photos safely at the scene, it is important that someone on your behalf takes them right away. Vehicles are often quickly destroyed or repaired, accident scenes change, and injuries heal. These factors make photographs taken at the time of or close to the time of the accident important evidence later when trying to obtain fair compensation for your claims.

7. See a Doctor.

It is a good idea to see a doctor as soon as possible after an accident, preferably on the day of the collision. You may not know if you are hurt or the extent of your injuries. You should also follow the doctors' recommendations to give yourself the best chance for a full recovery.

8. Call A Lawyer Who Handles Personal Injury Claims.

Talk to a lawyer before talking to any one else about the accident, but make sure you talk to the right kind of lawyer. A personal injury lawyer will likely know how to help you. Your insurance agent should be promptly notified about the accident, and your lawyer can help you report your claim to your insurer.

9. Obtain Missouri Accident Reports.

Obtain a copy of the Missouri Accident Report to share with your attorney. If you cannot get the accident report, ask the Missouri Highway Patrol for the complaint number, and your attorney can help you get the report.

10. Speak to a Lawyer Before Talking to Insurance Company Adjusters.

You should not give a statement to the other driver's insurance company without first talking to your lawyer. You should also consider talking to an attorney before talking with your own insurance company. It is a good idea to obtain a copy of the police report before you give any statements to the insurance companies. Even if the other driver has insurance, your own insurance might provide extra coverage. You may need help from your own insurance company for medical bills.

11. Ask an Attorney to Review Papers from the Insurance Company.

Do not sign any papers from the insurance company without asking an attorney to review them. Most settlement papers state that you are giving up your right to pursue any claims against any

party involved in the accident – not just the person who is settling with you. When you sign settlement papers, you might lose your right to pursue claims against the people who might be partially at fault. Pursuing these other claims may be important if your condition should get worse or new injuries become known. The insurance company may also ask you to sign medical releases authorizing it to obtain your medical records. If you sign blank releases or releases that are not properly limited in time or scope, the insurance company may use the releases to obtain your private medical records, not related to the accident.

12. Obtain a Fair Value for Your Automobile.

If your automobile was damaged and there is insurance to cover the loss, the insurance company may pay to have your vehicle repaired. The insurance company may also pay for a rental car while your vehicle is being repaired. If the cost to repair the damage is more than the value of the vehicle, the insurance company may declare the vehicle a "total loss" and pay you the actual cash value of the vehicle in exchange for the automobile title. The amount the insurance company offers to pay for a total loss is generally based on the vehicle's market value, with adjustments made for mileage, pre-accident condition, and accessories. Websites such as <http://www.kbb.com/> and <http://www.nada.com/> can assist you in determining your vehicle's actual cash value. If your automobile is declared a total loss, you might still owe money on your loan or lease if the actual cash value of your vehicle is equal to or less than what you owe.

13. Keep Important Evidence from Your Vehicle.

In more serious cases, it is important that you instruct the insurance company to keep your vehicle until all of your claims are resolved. Some vehicles contain "black box" sensors that provide important computer evidence about what happened in the collision. You may also learn that your injuries are the result of problems with the way the automobile was designed or constructed. If the vehicle is scrapped, important evidence may be lost forever.

*The choice of a lawyer is an important decision and should not be based solely on advertisements. Disregard this solicitation if you have already engaged a lawyer in connection with the legal matter referred to in this solicitation. You may wish to consult your lawyer or another lawyer instead of us. The exact nature of your legal situation will depend on many facts not known to us at this time. You should understand that the advice and information in this solicitation is general and that your own situation may vary. This statement is required by rule of the Supreme Court of Missouri.