

# After a car accident



Everything you need to know to strengthen your injury claim

# If you're reading this, the accident already happened.

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You're likely:

- back at home or even in the hospital
- trying to make sense of what just happened
- starting to hear from insurance (or expecting to)

And this is exactly where people start to make mistakes.

They talk too soon, wait too long, or assume things will work themselves out. You don't need to figure everything out right now. You just need to avoid the mistakes that can cause problems later.

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**This guide will help you protect your case early**, avoid those common (and costly) mistakes, and understand what matters most over the next few days.

# 1 If you haven't seen a doctor yet, do that first

After an accident, it's common to feel okay at first and assume you can wait. That's especially true if the damage doesn't seem severe or if you're focused on everything else going on.

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Don't try to tough it out. Even if you feel okay:

- injuries can take hours or days to show up
  - waiting can make things worse
  - insurance will question delays
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**Getting checked now** gives you clarity. It also creates a record that can matter later.

## 2 Write down what you remember

Details from an accident fade faster than people expect. What feels clear right now can become harder to recall even a day or two later. Taking a few minutes to write things down helps you **preserve your version of what happened**, before outside conversations or time start to blur it.

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Focus on capturing the basics while they're still fresh:

- What happened, step by step
  - Where you were going
  - Traffic, speed, and weather conditions
  - What the other driver said
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Don't worry about making it perfect. Just write it in your own words. Having your own record early on can make a difference if details are questioned later.

# 3 Start a simple file of documents

After an accident, information starts to pile up quickly — photos, documents, emails, bills. It doesn't take long for things to get scattered. **Keeping everything in one place** helps you stay organized and avoids having to track things down later.

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Start with the basics:

- Any photos from the scene
  - Medical visits and bills
  - Repair estimates
  - Insurance emails or messages
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It doesn't have to be complicated. A folder on your phone or a simple file at home is enough. Having everything together makes it easier to respond if questions come up and keeps you from losing important details.

# 4 Understand this before you talk to insurance

It's normal to assume that insurance will guide the process and help sort things out. But it's important to understand how these conversations are approached on *their* side. They are evaluating what happened, what your claim might involve, and how it will be handled, all from the very beginning.

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Here's what to keep in mind:

- They are not neutral in the process
  - Their role includes limiting what they pay
  - They begin forming their position early
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Going into that conversation with a little awareness can help you **avoid saying more than you intend**. This doesn't mean you need to avoid communication. It just means you should approach it carefully.

# 5 What to say and what to avoid saying to insurance

When you're contacted, it's easy to feel like you need to explain everything right away. Most people want to be helpful and straightforward. But early conversations are not the time to get into details.

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Keep your responses limited to basic information:

- Your name
- Date of accident
- Location

Avoid going further than that for now:

- No detailed explanations of what happened
- No guessing about fault
- No describing injuries beyond being evaluated
- No saying you're "fine"

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They may even offer you a quick settlement that doesn't take into account the extend of damages. **Do not agree to or sign anything** until you talk to an attorney.

# 6 Recorded statements

You may be asked to give a recorded statement soon after the accident. It can feel routine, but **it's not something you need to rush into**. Many people assume it's required or that delaying will cause problems. That's not the case.

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Before agreeing, keep this in mind:

- You are not required to give one immediately
  - You can take time before deciding
  - Early statements can lock you into details you may not fully understand yet
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There's no advantage to moving quickly here. Taking a step back can prevent issues later.

# 7 What can affect your case

Some of the biggest issues don't come from major decisions; **they come from small, everyday actions** that don't seem important at the time. Being aware of these early can help you avoid unnecessary problems.

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## 1 Gaps in medical treatment

Consistency matters more than most people realize. Gaps in care can raise questions about how serious your injuries are. Here's what tends to cause issues:

- Skipping appointments
- Waiting too long to begin treatment

These gaps can be used to suggest that your injuries weren't significant. Staying consistent with care helps support both your recovery and your case.

## 2 Social media

It's easy to overlook how everyday posts might be viewed later. Something that feels harmless in the moment can be interpreted differently when taken out of context. Be cautious with:

- Photos
- Activities
- Updates about your day

Even normal posts can raise questions that you don't expect. Taking a break from posting avoids unnecessary complications.

### **3 Talking too freely**

After an accident, it's natural to talk about what happened. But casual conversations can sometimes create confusion or conflicting versions of events. Pay attention to how much you're sharing:

- Conversations with others
- Text messages
- Emails

Keeping things simple and consistent helps prevent misunderstandings later.

# 8 Early decisions matter

The first few decisions after an accident can shape how everything moves forward. Even choices that seem small at the time can have lasting effects. Taking a little time before committing to anything can help you stay in control of the process.

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## 1 Quick settlement offers

You may receive an offer sooner than you expect. For many people, it feels like a quick resolution. But early offers often come before the full picture is clear. Keep this in mind:

- You may not know the full extent of your injuries yet
- The long-term impact may still be unclear
- Once accepted, the decision is usually final

Taking time to understand your situation first protects you from rushing into something you can't change later.

## **2 Fault isn't always clear**

Even when an accident feels straightforward, determining fault can be more complicated than it appears. There may be factors that aren't obvious at first:

- Disputes over what happened
- Shared responsibility
- Additional details that affect how the situation is viewed

What seems clear in the moment doesn't always stay that way.

### **3 You don't have to decide everything today**

There can be pressure to move quickly and get things resolved. But most situations don't require immediate decisions. It's okay to slow down and take things one step at a time. You don't need:

- Every answer right away
- A final decision immediately

Focusing on avoiding mistakes early helps keep your options open as things develop.

# 9 Frequently asked questions

## **How long do I have to do something about my case?**

In Florida, you generally have two years from the date of the accident to file a personal injury claim. That may sound like plenty of time, but waiting can create problems long before that deadline.

Evidence can disappear, memories fade, and delays in medical treatment can raise questions about your injuries. It's usually best to start addressing things sooner rather than later, even if you're not ready to make any big decisions yet.

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## **What if the accident was partly my fault?**

You may still be able to recover compensation. Fault isn't always all-or-nothing, and many cases involve shared responsibility. The details matter more than first impressions.

## **How much does it cost to hire a car accident lawyer?**

Most personal injury cases are handled on a contingency fee basis. That means you don't pay anything upfront, and the attorney is only paid if there's a recovery. The fee is usually a percentage of the result, so the focus is on resolving the case successfully.

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## **How long does a car accident case usually take?**

It depends on the injuries and how the case develops. Some cases resolve in a few months, while others take longer if treatment is ongoing or if there are disputes about fault or damages. Rushing the process often leads to a lower outcome, so timing is usually tied to recovery.

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## **Will I have to go to court?**

Most car accident cases are resolved without going to court. However, preparing a case as if it could go to court can make a difference in how it's handled and how seriously it's taken during negotiations.

## **How are medical bills handled while the case is ongoing?**

In Florida, your own auto insurance typically pays first through Personal Injury Protection (PIP), which covers a portion of medical bills and lost wages up to a limit.

If treatment continues beyond that, your health insurance may also apply, depending on your coverage. In some cases, providers may agree to wait for payment until the case is resolved.

Even with coverage, there are often out-of-pocket costs or balances that need to be addressed later.

How everything gets handled depends on the situation, but most cases involve a combination of these options.

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## **What is my case actually worth?**

There's no fixed number early on. The value depends on factors like the type of injuries, medical costs, how recovery progresses, and how the accident affects your day-to-day life. That's why it's hard to accurately value a case right away.

## **What if the other driver doesn't have insurance?**

In Florida, your own insurance typically comes into play first. Your Personal Injury Protection (PIP) coverage helps pay a portion of your medical bills and lost wages, regardless of who caused the accident.

Beyond that, many drivers carry uninsured/underinsured motorist (UM/UIM) coverage, which can apply when the at-fault driver has no insurance or not enough to cover the damage.

If that coverage isn't in place, your options may be more limited and depend on the specific circumstances. That's why the details of your policy matter more than most people realize.

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## **Do I really need a lawyer for this?**

Not every situation requires one, but having guidance can help you avoid mistakes early on. Even a quick conversation can give you clarity on what to expect and what to watch for.

## Final thoughts

The first few days after an accident often feel uncertain. That's normal.

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What matters most is staying steady, getting the right information, and not rushing into decisions you don't fully understand yet.

If you have questions or need an advocate to handle the pressure and **fight on your behalf for what you deserve**, we're here for you.



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