

Top 7 Things You Need to Know If You Have Been in A Car Accident

by Dr. James Zender

Car accidents are common – over 50 million per year worldwide. They represent a significant life stressor. If the accident is serious and causes bodily injury or threat of bodily injury, it can turn your life upside down.

Here are the top 7 things you need to know if you have been in a car accident:

1) Even if you think you did not sustain any physical injuries, get checked out medically.

If there is any question about whether or not you should be taken via ambulance to the hospital, by all means go. Due to the biomechanical forces involved in motor vehicle collisions, there may be injuries to various areas of your body that you may not even suspect. Often, injuries are discovered days, weeks, or even months after the accident. The brain is also exposed to these biomechanical forces and can be impacted both physically and metabolically. These forces could result in a closed head injury or traumatic brain injury. If there are any concerns, be certain to get checked out by a qualified healthcare professional as soon as possible. If you are cleared by the hospital emergency department and continue to experience pain or other symptoms, follow up with your primary care physician or other qualified health care providers.

2) Gain a thorough understanding of your medical and auto insurance coverage.

Ideally, you have full medical coverage through your auto insurer. If you don't understand your policies, ask for help.

3) There are significant legal issues involved after a crash so consult with a qualified auto accident attorney as soon as possible to understand your legal rights and issues.

Each state is different with respect to auto accident medical coverage, so it requires a knowledgeable legal professional to guide you through. This is particularly true if you have sustained a head injury as you may have difficulty focusing or comprehending new information. Ask friends and family for an attorney referrals. It can be helpful to bring a trusted love one with you to consultations.

4) Save all documents related to the accident in an organized file.

Get a police report and take pictures of the vehicles that show what damage your vehicle sustained. Also, take pictures of your injuries. Due to some people faking injuries, it is important to be able to provide as much concrete evidence as possible to substantiate your insurance claim.

5) Seek the assistance of a qualified psychologist or other mental health professional with special expertise in working with auto accident trauma issues.

Psychological distress is normal following an accident. Both you and your loved ones can benefit from individual and group therapy. Know that family, friends and colleagues will likely not understand what you are going through unless they have had a similar experience. Adjustment stress and post-traumatic stress are common following a serious auto accident. Seeking help in coping with these issues is a sign of strength, not weakness. If you do not know of a competent mental health professional, ask your primary care physician for a referral, or contact your state professional associations. Your attorney may also have a list of recommended mental health care providers.

6) Put together a highly qualified team of medical, psychological, and legal experts, including a case manager.

Your team will help increase your likelihood of achieving a positive recovery outcome and help you to reclaim your life. If you find an expert to be a poor fit or unhelpful, do not be afraid to let them go and find a new provider. Seek only professional providers who understand your injuries and your needs and treat you to the best of their ability with compassion and respect. It's a good idea to make notes on your symptoms and bring a list of questions for each appointment. Know that knowledge is power and inform yourself as much as possible about your care, recovery and rehabilitation. Connect with resources on a state and local level, including community support groups of other car accident survivors.

7) Accept that recovery can be a protracted process.

You may find that you have good days and bad. Maintaining a positive attitude of gratitude will make the journey less painful. Know that healing takes time. You may discover new life meaning and create a deeper, even more fulfilling existence through your recovery.

For a comprehensive guide to healing and recovery , please read my book [Recovering From Your Car Accident](#).