

# INFORMATION TO GET AT THE ACCIDENT SCENE

License Plate #(s) and State; Car(s) Make, Model and Color:

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Name/Address/Telephone Number of all Driver(s):

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Driver's License Number(s) of the Other Driver(s):

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Other Driver's Insurance Carrier(s):

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Name/Address of Other Driver's Insurance Agent(s):

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Name/Address/Telephone Number of All Witnesses:

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*Seigel, Tully & Furrer, LLC*

**(410) 669-9300**

Outside Maryland:

**(800) 750-9133**

## YOUR RESPONSIBILITIES

*Working together, we can make the  
Maryland Automobile Accident Laws  
work in your favor.*

***For the best results in your case, you should:***

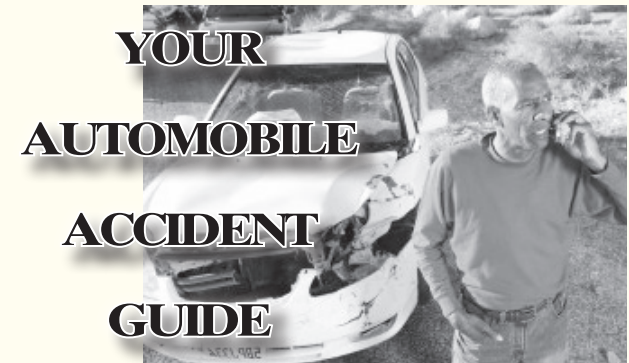
- report the accident to your insurance company and refer them to your lawyer
- keep all medical appointments
- inform us when you have been discharged by your doctor
- keep copies of all documents and promptly send us copies of all medical bills and disability slips (off of work slips)
- if you call the office and no attorney is available, leave just one message, stating the reason for your call, along with your full name and telephone number

*This brochure summarizes Maryland  
Automobile Accident Law generally and is not  
intended to be legal advice.*

*For more information, contact one of the  
attorneys at Seigel, Tully & Furrer, LLC so we  
can discuss your situation.*

*Seigel, Tully  
& Furrer, LLC*

*Over 44 years of legal experience*



The attorneys at  
Seigel, Tully & Furrer, LLC  
have prepared this  
Automobile Accident Guide  
for you to help you understand and  
protect your rights.

**(410) 669-9300**

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KEEP THIS IN YOUR  
GLOVE COMPARTMENT

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# FREQUENTLY ASKED QUESTIONS

## ***What if I am involved in an automobile accident?***

Call 911 immediately. Do not admit any fault.

## ***What information should I get at the accident scene?***

Get the driver's name, address, telephone number, driver's license number, license plate number, insurance company name and telephone number, policy number, insurance agent's number. The license plate number of the vehicle that caused the accident is crucial, because if the driver gives you erroneous information, we will be able to trace the owner of the vehicle and get the necessary information. Get the names, addresses and telephone numbers of all the passengers in the other vehicle. Get the same information from all other witnesses. Take pictures, if possible. Newer cell phones can take pictures.

## ***What if the person who hit me won't give me any information?***

Write down the license plate number and state issued, as well as the make, model and color of the vehicle, and a description of the driver.

## ***What if I don't know who hit me and/or the driver flees the scene?***

Call 911. Give the police a description of the driver and vehicle that hit you. You may still be able to recover your damages under your policy.

## ***What do I do when the police arrive?***

Get the Officer's name, district, and badge number, and the police report number. Whether or not the police come, always get the information listed above in "*What information should I get at the accident scene?*"

## ***What if there were several cars involved in the accident?***

Get all the information listed above in "*What information should I get at the accident scene?*" from each driver, passenger, and witness. The driver/owner of the vehicle that caused the accident will ultimately be responsible for paying your damages.

## ***Should I see a doctor after the accident?***

Absolutely. Injuries often do not result in immediate pain. If there is any chance that you are injured, you should go to a doctor or hospital immediately.

## ***Who pays my medical bills?***

Medical bills can be paid by your own PIP coverage, as described below, and/or by any responsible party or your own health insurance, or if you were working you may be eligible for Workers' Compensation benefits.

## ***What is PIP and what does it pay for?***

PIP stands for Personal Injury Protection. Under Maryland law, all auto policies must carry at least \$2,500.00 in PIP benefits (unless waived). PIP is available to reimburse the driver and any passengers in the insured driver's vehicle for economic losses, such as lost wages and medical expenses, regardless of the fault of the driver. The insurance policy of the driver at fault does not pay PIP benefits to the injured driver or passenger. It is the injured driver's policy that pays PIP benefits to the injured driver/passengers.

## ***What if the driver who hit me is not the owner of the vehicle?***

You still may be able to recover compensation from either the driver or the owner.

## ***What if there were passengers in my vehicle?***

Your passengers may be able to recover compensation from either you or the driver/owner of the vehicle that hit you.

## ***What if the driver who hit me does not have any insurance or does not have enough insurance?***

You can collect under your own uninsured motorist protection. Your insurance company would then pay your damages. If the driver of the vehicle that hit you does not have enough insurance, you can make a claim under your own policy for underinsured motorist benefits.

## ***Who pays for my rental car while my vehicle is being repaired?***

The insurance company for the driver who hit you or your insurance company if you have rental car coverage.

## ***What damages can I recover if I'm injured in an automobile accident that was not my fault?***

You may recover compensation for your pain and suffering, past and future lost income, and permanent disfigurement. Your spouse may also recover compensation for *loss of consortium*, which can include loss of your love, affection, companionship, sexual relations, your ability to have children, and your ability to help maintain your house and property.

## ***What should I do if I am contacted by an insurance company?***

Call your lawyer. Do not give a recorded statement to any insurance company, or sign any documents, or deposit/cash any checks from any insurance company before consulting your lawyer.

## ***Why do I need a lawyer?***

Insurance companies know that an injured driver/passenger who does not have an attorney is not prepared to take his/her case to court, so insurance companies are likely to offer the lowest settlement amount they think you will accept. A lawyer can advise you, protect your rights, represent you in court, negotiate on your behalf, and settle your claim in your best interest.

## ***How much does my lawyer get paid?***

Auto cases are generally handled on a contingent fee basis; that means you only pay your lawyer if you settle/win your case. When you settle/win, you pay your lawyer a percentage of the settlement/judgment, typically 1/3. There is often an additional fee if the case does not settle, and suit is filed in court. This is in addition to any costs incurred in preparing your case.

## ***When will my case be resolved?***

Once you have been discharged by your doctor(s) and have returned to work, we will make a settlement demand to the insurance company, based on your losses. We will strive to get the best settlement possible for you. If the insurance company does not make a reasonable offer, we will file suit in court so that a judge/ jury can decide how much to award you.