

PUTTING YOUR LIFE BACK TOGETHER

1

GETTING PAID FOR YOUR DAMAGES

If you have been injured, or your property has been damaged, through the fault of another, you are entitled to compensation. In addition to repair/replacement of your vehicle, loss of use of your car, rental expenses, and the like, you may be entitled to the following:

- Past & future medical expenses
- Lost wages
- Lost earning capacity
- Loss of household services
- Physical and mental pain and suffering, such as:
 - Physical anguish
 - Mental anguish
 - Loss of enjoyment of life
 - Disfigurement
 - Loss of consortium
 - Permanent disability

The type and amount of damages awarded depends greatly on the injuries suffered and the circumstances of the accident. Personal injury cases are resolved either through informal settlement negotiations or through a formal legal process.

2

GETTING YOUR CAR REPAIRED

You have the right to choose where you get your car fixed. While you may not have a right to reimbursement for dealer manufactured parts, many collision centers and body shops will work with the insurance company to ensure that your vehicle is repaired with premium parts.

**NEVADA BORN.
NEVADA STRONG.**

Call



BATTLEBORN
INJURY LAWYERS

For A Free Consultation

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**AUTO ACCIDENT
REFERENCE GUIDE**

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PROTECTING YOU AND YOUR FAMILY BEFORE AND AFTER AN ACCIDENT

BEFORE AN ACCIDENT

1

INSURANCE COVERAGE

While not required by law, full automobile coverage is highly recommended, including;

COLLISION – Provides for replacement or repair of your vehicle (subject to deductible), regardless of who is at fault.

COMPREHENSIVE – Pays to repair your vehicle, subject to deductible, for risks not involving an auto accident.

BODILY INJURY AND PROPERTY DAMAGE LIABILITY – Covers payments, up to policy limits, if you injure someone or damage their property. Limits of \$100,000/\$300,000 for bodily injury and \$50,000 for property damage are recommended (Nevada law requires \$15,000/\$30,000/\$10,000 for most vehicles).

UNINSURED/UNDERINSURED COVERAGE – Pays for your bodily injury damages if you are in an accident caused by someone who is uninsured, or if their insurance coverage is insufficient to cover all of your damages. Coverage limits equal to liability limits is highly recommended. If you forego this coverage, you are essentially valuing the lives of strangers over those of you and your loved ones.

MEDICAL PAYMENTS – Provides a limited amount of benefits for you and/or your passenger(s) to pay medical expenses resulting from an auto accident, regardless of fault. We recommend coverage of at least \$5,000.

Contact your insurance agent to discuss the different features and coverage available for your policy, and to obtain price quotes. Your agent can explain the details of the coverage provided in your specific policy.

2

EMERGENCY KITS

Drivers should purchase or assemble an emergency kit for each of their vehicles. Several different pre-assembled kits are commercially available. Your kit should include a flashlight, camera, measuring tape, warning triangles or flares, pencil and paper.

3

DOWNLOAD OUR ACCIDENT APP

Atkinson & Watkins, LLP (Battle Born Injury Lawyers) developed an accident tool kit for Apple and Android devices. It is equipped with a camera, voice recorder, and GPS. It allows you to enter all the important information necessary to protect your rights.



AFTER AN ACCIDENT

1

CALL 911 IF ANYONE IS SERIOUSLY INJURED.

Call 311 in Las Vegas if there is property damage but no one is seriously hurt. If possible, the vehicles should be moved out of the way of oncoming traffic. Be sure to photograph the scene before moving any vehicles. If vehicles cannot be moved, drivers and passengers should remain in the car with seatbelts fastened until help arrives. Turn on your hazard lights, and set cones, warning triangles, or flares if safe to do so.

2

EXCHANGE INFORMATION

It is important that you gather all information prior to leaving the scene. Do not expect responding police officers to accurately report and document everything necessary to ensure your car is fixed and you are compensated for your injuries. Make sure to note the driver's name, address, and driver's license number (take a picture of the license if possible). Also, note the driver's insurance company, policy number, phone number, and name of the insured (if different than the driver). The A&W Accident App has a database for entering all of this information and more. Limit any discussions you have about the accident to simply answering questions from the responding police officer.

3

PHOTOGRAPH AND DOCUMENT THE ACCIDENT

Take pictures of the scene, the damage to the vehicles, and any injuries you or anyone else may have. The A&W Accident App is equipped with a camera for this purpose. If you do not have a camera, take notes with pen and paper.

CALL FOR A FREE CONSULTATION

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4

FILE TRAFFIC ACCIDENT REPORT

If police did not respond, you should file a state vehicle accident report, which is available at the DMV, your local police station, or online at <http://www.dmvnv.com/pdfforms/sr1.pdf>. A state vehicle accident report must be filed within 10 days of the accident, and can often speed up the claims process.

5

SEE A DOCTOR

Even if you do not think you have been hurt in an accident, it is always a good idea to get checked out. Frequently people feel fine immediately after an accident, but then experience pain days or even weeks later. It is important to know the full extent of any injuries before agreeing to a settlement with the insurance company.

Make an appointment with your primary care physician immediately, if possible. If you do not have health insurance, or are unsure what type of doctor to see, contact Battle Born Injury Lawyers. We can arrange for medical treatment, with payments deferred until your case is resolved.