

## Preparing for an accident in Missouri before it happens

Written by Australian Business

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November 08, 2013 /**24-7PressRelease**/ -- Getting into a collision is always a concern for people in Jackson County. Regardless of how well you drive or how careful you are, it is impossible to control the actions of other drivers and this means that there is always a risk of being involved in a [car accident](#) .

In 2011, the Missouri Department of Transportation reports that 12.64 percent of all serious injuries occurred in Jackson County. Over 700 people were injured, pointing out the real risk that you face every time you get behind the wheel of your car. However, there are things that you can do to protect yourself against legal issues related to collisions.

### Practicing what you should say

When people find themselves in the middle of a car accident, they often say things like "I am so sorry" or "I didn't see the other car". However, saying these things could leave you holding the responsibility for the crash. Squawk Fox recommends that you only provide the information that the law enforcement officer asks for and avoid making any other statements.

Likewise, it is just as important to avoid giving any information as to your physical, mental, or emotional condition. Telling someone that you feel okay could come back to haunt you if an injury surfaces later on and you need to file a claim with the other driver's insurance company. To keep your options open and avoid complications, tell someone that you "feel shaken up" or that you "don't feel well".

### Your insurance policy

Knowing the details and features of your insurance policy can keep you from being surprised in the event of a collision. For example, if your car is [t-boned](#) , you will likely need a rental car and towing services and it would be better to make sure that your policy provides coverage for these needs.

Taking the time to read your policy carefully can enable you to make any changes you need for full protection, according to Edmunds. In addition to towing and rental coverage, you should also evaluate your deductible to make sure that you will be able to meet the amount if you have an accident and there is significant damage to your vehicle or to your body.

### Assemble an accident kit

When you are involved in a car accident you will need to protect yourself by gathering as much information and evidence as you can. This will give you the ability to strengthen a compensation claim or fight an insurance company if they deny that claim. The accident kit should have a disposable camera, flashlight, warning flares or traffic triangles, pen/paper, a card that informs first responders of any allergies or medical conditions they should be aware of and emergency contact information.

In addition, you should also have an accident form to record information such as:- Names and contact information for all drivers.- Road conditions.- Accident location.- Names and contact information for all witnesses.- The details leading up to the accident.- Police report information.

The accident form can be created by hand or you should be able to get one from your insurance agent. It is important to get as much information as you can and to contact an experienced attorney as soon as possible to make sure that your legal rights are protected.

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