

# Answering your questions about traffic accidents

## What should you do if you get into an auto accident?

If you're involved in any accident:

1) *Stop immediately.* By law, you can't leave the scene of an accident without identifying yourself and rendering assistance. If the accident involves injury, death or property damage of \$1,000 or more to any one person's property (or \$200 for government property other than vehicle), you must notify police immediately.

2) *Help the injured.* Make careful note of the location and call the nearest police agency. Ask for a doctor or ambulance if needed.

3) *Act promptly, but carefully.* Don't move an injured person unnecessarily. Unskilled handling can turn minor injuries into serious ones. Keep the person warm until skilled help arrives. If there is severe bleeding, try to stop it with direct pressure.

4) *Warn passing traffic.* Have someone alert approaching traffic to prevent further damage. Protect the victims from oncoming traffic. Keep a flashlight and flares in your vehicle for emergency use.

5) *Exchange information.* If you were driving, you must give your name, address, vehicle registration number, and if asked, show your driver's license to any other driver involved in the accident. If you damage an unattended vehicle or other property along the highway, notify the owner or leave your name and address.

6) *Record information.* If police are not called to the scene of an accident, you'll need to complete the "Driver's Report of Accident" form. Every driver involved in such an accident must file this form within 10 days if the accident resulted in the injury or death of any person, or if it appears to result in \$1,000 or more in property damage to any one person's property. If the property belongs to the government, except government vehicles, the report must be filed if the damage appears to be \$200 or more. To complete the "Driver's Report of Accident," you'll need to note the:

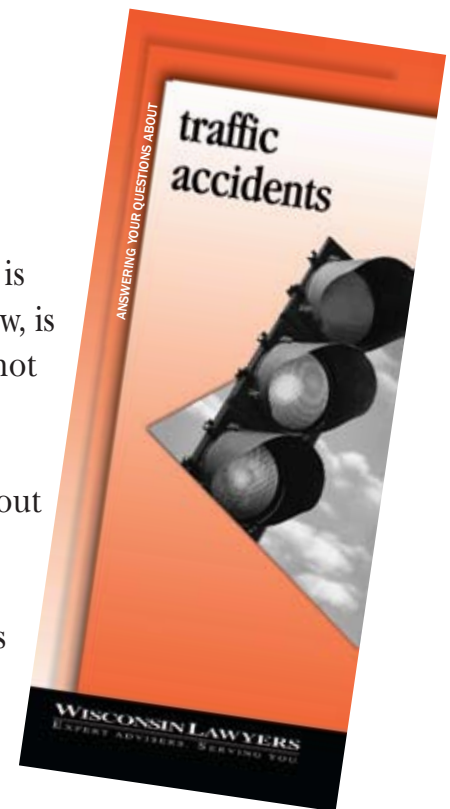
- location of the accident;
- time and date of the accident;
- nature and extent of damage and injuries;
- name, address, driver's license, and vehicle registration numbers of any other drivers involved;
- automobile insurance companies of all vehicle owners and drivers involved;
- names and addresses of witnesses, including passengers;
- locations of cars and pedestrians involved and their directions of movement, both before and after collision;
- condition of roadway, type of weather at the time of the accident, and any other pertinent information.

Don't admit fault at this point. The excitement of the moment may cloud your judgment and perceptions.

## Should you contest an accident-related traffic citation?

Ultimately, the decision is yours. Some questions to consider are: What are your chances of success if you do contest it? How much will it cost you? Will you lose your driving privileges? A lawyer can help you assess your situation.

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If you decide to contest the citation, you're entitled to a trial. If the case is to be resolved in municipal court, a judge will decide the matter. If the case is to be resolved in circuit court, a judge also will resolve it, unless you immediately request a jury and pay the required fee.

If you decide that you don't want to contest the citation, and if someone else's person or property was injured as a result of the accident, you should plead "no contest" rather than "guilty." A no contest plea, unlike a guilty plea, can't be used against you later in a lawsuit.

## What if you're involved in an accident and you don't have insurance?

If someone was hurt or killed or damage to another person's property exceeded \$1,000 and the accident report shows you may be at fault, the Wisconsin Department of Transportation may contact you.

You will receive notice that your operating privileges and all vehicle registrations will be suspended for one year unless you:

- file proof to show you were adequately covered by motor vehicle liability insurance at the time of the accident; or
- deposit a specified amount of money with the Department of Transportation as security to satisfy any possible judgments that result from the accident; or
- submit evidence that you've settled claims with anyone who was hurt or whose property was damaged in the accident.

You can request a hearing if you believe you can show that there's no reasonable possibility that a claim could be made against you as a result of the accident.

If your driver's license is suspended for this reason, to get your driver's license back, you will need to file an SR-22 insurance certificate (or deposit \$60,000) with the Department of Transportation, and keep it on file with the department for three years. Obtaining SR-22 insurance is usually expensive. Therefore, it is prudent to consult with an attorney and obtain his or her assistance in avoiding this type of license suspension if possible.

**Why should you consult an attorney before settling a damage claim?**

A lawyer can help you assess whether the offer made by the other party is fair. The fairness depends on the type and seriousness of your injuries, how much you were at fault, and what would happen if the case went to trial.

Another reason you may want to consult a lawyer is to have him or her look over the papers you'll be asked to sign upon settlement. The lawyer can assure you that you aren't signing away any important rights.

**If you're hurt in an accident, should you consult an attorney, and when?**

Almost always, and as soon after the accident as you can. Your first meeting with a lawyer gives you a chance to ask about the law, the procedures, and the fees. It gives the lawyer a chance to tell you what he or she can do for you. Most lawyers don't charge for the initial conference in a personal injury case. But if you're concerned about cost, be sure to ask whether the first meeting is free before you set an appointment. After the first meeting, you'll be able to make an informed decision on whether to hire a lawyer. ◀

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