What if I'm hurt in an auto accident?

1 Get emergency treatment if necessary.

2 Contact your own insurers (auto,health, other).

3 Arrange for follow-up care or non-emergency treatment.

4 You are billed for treatment.

5 You are responsible for paying your bills:
1. Submit to your auto insurer if you have medical payments coverage.
2. Submit to your health insurer if they cover your treatment.

6 If the accident was your fault:
You're responsible for paying the charges.

If you believe your are not at-fault, contact the other driver's insurance company at the earliest opportunity to begin the claims process. You will be instructed on next steps.

The other person's company may or may not pay your medical bills as they arise, but you may be entitled to a final settlement once the accident investigation is complete and all your expenses are known.

Save all receipts and records of accident-related expenses.

6 If the accident was the other driver's fault:

Contact the at-fault driver's insurance company for final settlement. Be aware that others, such as medical providers, health insurers or attorneys, may be entitled to some or all of your settlement.

If the at-fault driver is uninsured but you have uninsured motorist coverage, call your own auto insurer to discuss your final settlement.