

# 5 Steps to Take After a Motor Vehicle Accident

In the moments after a motor vehicle accident, it's easy to feel overwhelmed. But taking the right steps early can protect your well-being and your right to compensation. This guide shows you how.

## Protect Your Compensation Rights

If you are involved in a motor vehicle accident, you can take the following steps to ensure that your right to compensation is maintained.

- ✓ Seek medical treatment
- ✓ Obtain the details of the other parties involved
- ✓ Report your accident
- ✓ Make a claim
- ✓ Obtain the details of the other parties involved

## 1 Seek Medical Treatment

Ensure that you promptly seek medical treatment, even if you think it's a minor injury. Be thorough in describing your injuries, symptoms and pain to your treating practitioner.

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## Obtain the Details of the other parties

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## Report your accident

If you have sustained an injury, it is essential to report your accident to the police as soon as possible. This is a requirement under the motor vehicle accident legislation. This step should be followed, even where the other parties or vehicles can not be identified.

The police should provide you with an Event number. When reporting your accident use short and simple descriptions.

## Make a Claim

Anyone who is injured in a motor vehicle accident in NSW can apply for personal injury benefits. This includes:

- drivers and passengers
- Riders and pillion passengers
- Pedestrians
- Cyclists

The injury can be physical or psychological. By making a claim for personal injury benefits, you may be entitled to weekly benefits compensation and medical expenses, depending on your injuries.

You are entitled to these benefits if you are injured in a motor vehicle accident, even if you are at fault. If you are at fault, your benefits will be restricted to 52 weeks.

An insurer needs to receive your claim within 28 days of your accident. We recommend making the claim as soon as possible after the accident has occurred. If your claim is lodged after 28 days, there may be delays in receiving your benefits, and you will have to provide an explanation to the insurer about the delay. To support your claim, you will need to obtain a Certificate of Fitness from your GP or the hospital. We can assist you in completing your claim form, as well as identifying the correct insurer.

## Obtain the Details of the other parties

If you are injured in a motor vehicle accident, and aren't at fault, you may be able to bring a common law claim for damages for your loss of income, as well as pain and suffering. This type of claim is separate and different to your initial application for personal injury benefits, set out above. Our specialist lawyers will be able to advise you about your entitlements and guide you in your entitlements.

### We're in this together

Whatever stage you're at in life or business, having the right lawyer makes all the difference.

Whatever your legal challenge may be, Foye Legal is here to guide and support you.

 **1800 996 994**