Accident Direct

CALL NOW FOR A FREE CONSULTATION

☎ 1-800-123-4567

★★★★★ Trusted by 50,000+ accident victims

The Accident Handbook.

Your guide to maximum compensation.

Just been in a crash? Take a breath — you've got this, and we've got you. This handbook walks you through exactly what to do, what to avoid, and how to get every dollar you deserve.

✓ No Fees Unless You Win ✓ 24/7 Free Consultation ✓ All 50 States

Inside: 5 things that protect you

Ten quick pages. Everything you need. Zero legal jargon.

- ✓ **Your first 24 hours — the simple steps that protect your claim**
- ✓ **The insurance tricks that shrink your payout (and how to beat them)**
- ✓ **Why seeing a doctor fast protects your health *and* your money**
- ✓ **How to spot a truly great attorney — and dodge the "settlement mills"**
- ✓ **How we match you with the right lawyer — free, in minutes**

RIGHT AFTER THE CRASH

Six Simple Steps. That's It.

A crash is overwhelming. Your to-do list shouldn't be. Do these six things and you've protected your health — and your claim.

1. **Check on everyone.** People first, cars second. Move to safety, hazards on.
2. **Call 911.** The police report becomes gold for your claim — always get one.
3. **Swap info.** Every driver's license, plate, and insurance — plus witness phone numbers.
4. **Photograph everything.** All cars, the whole scene, signs, skid marks, your injuries. More is more.
5. **Watch your words.** Be kind, but never say "I'm sorry" — and never say "I'm fine."
6. **See a doctor today.** Even if you feel okay. Especially if you feel okay.

Why "today" matters so much

Adrenaline hides injuries — and insurers argue that anyone who waited must not have been hurt. A same-day medical record ties your injuries to the crash before they can say otherwise.

Feeling shaken up?

That's normal. Save this handbook, hand your phone to a passenger, and take it one step at a time. You don't have to figure anything out alone.

WHAT HAPPENS NEXT

Your Claim, Without the Surprises

Most people have never been through a claim before. Here's the whole road ahead — so nobody can steer you wrong.

1. **Days 1–3: The phone rings.** You notify your insurer. Then the *other* driver's insurer calls, sounding friendly. Remember: they work for the person who hit you. You don't owe them a recorded statement.
2. **Week 1: Your car gets sorted.** Repair or total loss, rental coverage, estimates. Start one folder and keep every document, bill, and receipt.
3. **Weeks 2–8: The pressure play.** While you're still treating, expect a fast, low offer. Once you sign a release, your claim is over forever — even if you're hurt worse than you knew.
4. **After treatment: The real number.** Your claim gets valued only once doctors know your full picture. Then: demand, negotiation, and a settlement — or a lawsuit if they won't pay fairly.

One deadline can end everything

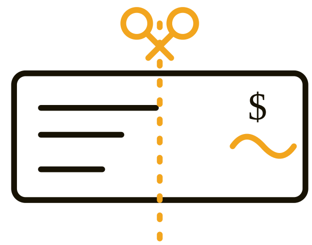
Every state sets a time limit to file suit — often two or three years, sometimes much less. Miss it and you get nothing, no matter how strong your case. Don't wait to get advice.

The folder habit

Police report number, photos, medical records, bills, receipts, missed-work notes. One folder, everything in it. Claims are won with paperwork.

THE TRUTH ABOUT INSURERS

They're Nice. They're Not on Your Side.



Insurance companies make money by paying out less than your claim is worth. The adjuster calling you is trained — and graded — on exactly that.

What they do	What it really means
The fast, friendly offer	Get you signed before you know how badly you're hurt.
"Just a routine recorded call"	Your own words, used against you months later.
The broad medical release	A fishing trip through your entire medical history.
Delays and paperwork loops	Wearing you down until you'll take less.
"You don't need a lawyer"	If that were true, they wouldn't bother saying it.
Calling your care "excessive"	Cutting the medical bills that set your claim's value.

The one sentence that stops it all

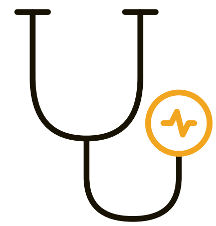
"I'm still treating, and I'll have my attorney follow up with you." Polite. Honest. Conversation over.

Quick rule of thumb

Your insurer? Cooperate (that's the deal in your policy). Their insurer? Smile, take their number, and say the sentence above.

YOUR HEALTH COMES FIRST

See the Doctor. Keep Going Back.



Treatment does two jobs: it heals you, and it writes the only story insurers believe — your medical records.

- ★ **Injuries hide.** Adrenaline is a painkiller. Whiplash, concussions, and disc injuries often show up days later. "I felt fine at the scene" is the most common sentence in injury law.
- ★ **Gaps hurt your claim.** Weeks without treatment is the #1 excuse insurers use to slash offers. Life gets busy — go anyway.
- ★ **Follow the whole plan.** Every appointment, every therapy session, every prescription. Skipped care becomes "they must not have been hurt."
- ★ **Worried about cost?** An attorney can often connect you with doctors who treat crash victims now and get paid when your case settles.
- ★ **Keep a 30-second journal.** Pain level, missed work, what you couldn't do today. It turns "pain and suffering" into proof.

Get care right away if you notice

Worsening headache · confusion · dizziness · numbness or tingling · belly pain or bruising · vision changes · pain that keeps building. These can be serious — don't wait.

The rule to remember

If it's not in a medical record, it didn't happen — as far as your claim is concerned. Treat for your health. Document for your future.

LEVELING THE FIELD

They Have a Team.
You Should Too.

The insurer brings trained adjusters, defense lawyers, and decades of data. Facing that alone, while injured, is exactly what they're counting on.

What changes the day you hire a great attorney

- ★ **The calls stop.** Every adjuster tactic now goes through your lawyer. You just heal.
- ★ **Your claim gets fully counted.** Future care, lost pay, pain and suffering — the money they hoped you'd forget.
- ★ **Evidence gets locked down.** Camera footage and witnesses disappear fast. Lawyers move faster.
- ★ **Offers go up.** Insurers pay more when they know your lawyer will actually go to trial.
- ★ **No missed deadlines.** Ever. Your attorney owns the calendar.

$0
upfront — you pay nothing to start

No Fee
unless you win — that's the deal

24/7
free consultations — asking costs nothing

Honestly? Not every crash needs a lawyer.

No injuries, minor damage, fair offer — handle it yourself, and our guides show you how. But injuries, disputed fault, or a lowball offer? That's when a great attorney changes everything.

NOT ALL LAWYERS ARE EQUAL

Great Attorney or Settlement Mill?

Some firms fight for every dollar. Others settle fast and cheap, because volume is their business model. Here's how to tell — before you sign.

A great attorney	A settlement mill
Tries cases — and insurers know it	Settles everything fast, whatever it's worth
You talk to your actual lawyer	You get a case manager, never the lawyer
Builds your case with experts and evidence	Sends a form letter, takes the second offer
Fees explained clearly, in writing	Vague terms, surprise deductions
Returns your calls	Months of silence

Five questions that reveal everything

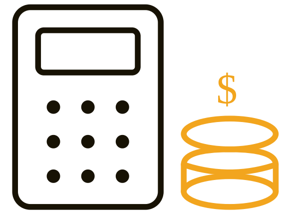
- ✓ Who actually handles my case — and when do I talk to you?
- ✓ How many cases like mine have you taken to trial?
- ✓ What's your fee, and what happens to case costs?
- ✓ What are my case's weaknesses, not just strengths?
- ✓ How often will I hear from you?

Walk away if you hear…

A guaranteed dollar amount · "sign today" pressure · a lawyer you're never allowed to meet · anyone who contacted you uninvited after the crash. Those are mill moves.

COUNTING THE REAL COST

Your Claim Is Worth More Than the ER Bill



Most people undercount what a crash really costs them. Fair compensation covers every loss — now and down the road.

Money you can count

- ✓ **Medical bills** — past *and* future
- ✓ **Lost wages** — including burned PTO
- ✓ **Future earnings** — if injuries limit your work
- ✓ **Your car** — repairs or fair value, plus what was inside
- ✓ **Out-of-pocket costs** — rentals, rides, help at home

Losses that are just as real

- ✓ **Pain and suffering** — the physical toll
- ✓ **Emotional distress** — anxiety, lost sleep, fear of driving
- ✓ **Lost enjoyment** — hobbies and moments taken from you
- ✓ **Scarring** — permanent changes
- ✓ **Punitive damages** — extra, in some states, for drunk or reckless drivers

This is where cases are won or lost

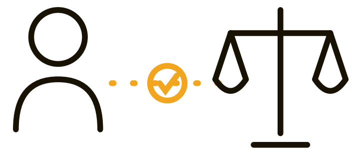
The insurer will gladly pay yesterday's ER bill and call it done. A great attorney counts the *whole* claim — and that difference is usually the biggest number in your case.

Don't guess your number

Online "settlement calculators" are lead bait. Your real number depends on your injuries, your treatment, and your state — a free consultation gets you an honest answer.

WE CARE. WE'VE GOT YOU.

The Right Lawyer, Found for You — Free



One decision matters more than any other after a crash: who fights for you. We make that decision easy.

★★★★★ **Trusted by 50,000+ accident victims**

1. **Tell us what happened.** Free case review, by phone or online, 24/7. Takes minutes.
2. **Get matched with a vetted attorney.** Screened for real results, trial strength, and how they treat clients — then matched to *your* case.
3. **You decide. No pressure, no obligation.** Meet them, ask the five questions from page 7, and only hire when you're confident.

Whatever happened, we've got you covered

Auto Accident · Truck Accident · Motorcycle Accident · Pedestrian Accident · Bicycle Accident · Slip & Fall · Brain Injury · Spinal Cord Injury · Dog Bite · Medical Malpractice · Premises Liability · Other Injury

- ✓ **Vetted, not advertised.** Attorneys earn their spot with results — they can't buy it.
- ✓ **Free means free.** The match costs you nothing, and you never pay a fee unless you win.
- ✓ **Straight answers first.** Our guides even tell you when you *don't* need a lawyer.

One claim. One recovery. Done right.

Call **1-800-123-4567** or visit accident-direct.com — and let's put the right advocate on your side of the table.

KEEP THIS PAGE HANDY

The Glovebox Checklist

Reading this at the roadside? Breathe. Then work down this list — you've got this.

At the scene

- ✓ Check for injuries — call 911
- ✓ Move to safety, hazards on
- ✓ Swap driver, vehicle & insurance info
- ✓ Photograph everything
- ✓ Get witness names and numbers
- ✓ Get the police report number
- ✓ Never say "sorry" — never say "I'm fine"

Within 24 hours

- ✓ See a doctor — today
- ✓ Notify your own insurer
- ✓ Start your claim folder

In the days after

- ✓ Go to every appointment
- ✓ Send adjuster calls to your attorney
- ✓ Keep every bill and receipt
- ✓ Stay off social media about the crash

Never do this

- ✗ Give the other insurer a recorded statement
- ✗ Sign anything unreviewed
- ✗ Take the first offer while still treating
- ✗ Skip weeks of medical care
- ✗ Miss your state's filing deadline