

A FREE GUIDE FROM LA CENTURY LAW

The First 72 Hours.

What to do after a car accident in Los Angeles, one calm step at a time.

Nobody thinks clearly in the minutes after a crash. Your hands shake, a stranger is asking if you're okay, and some part of you is already worrying about things that don't need to be solved today. So here is the most important sentence in this guide: **you don't have to figure everything out today.** You just have to do the next right thing, in order. That's what this is. The next right thing, written down, for the moment you can't remember any of it.

You don't need to hire anyone to use any of it.

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The first five minutes.

Breathe. You're going to handle this one thing at a time.

Check yourself, then your passengers. Before anything else. If anyone may be seriously hurt, that is the whole job now. Call 911 and stay with them.

Call 911 even if it feels minor. A police report is a neutral record made while everything is fresh. "It didn't seem worth reporting" is a sentence that gets used against people later.

Get out of traffic if you safely can. Hazards on, move to a shoulder or lot if the car drives. Your safety outranks preserving the scene.

Then: photos. The front of your car. Their car. Both license plates. The wider scene: the intersection, the lanes, skid marks, debris, anything that shows how it happened.

Photograph their insurance card and driver's license. A photo, not a copy by hand. Names get misspelled; photos don't.

If anyone stopped to help, get a name and number. Witnesses leave in minutes and are almost impossible to find later.

WHAT NOT TO SAY AT THE SCENE

Don't discuss fault. Not "I'm sorry," not "I didn't even see you," not a theory of what happened. And be careful with "I'm fine": adrenaline masks injury, and you genuinely don't know yet. "I'm going to get checked out" is both polite and true.

And then... stop. Exchange information, wait for the officer, go home or to a doctor. Fault, the claim, what it's all worth: none of that is today's job.

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The first 24 hours.

Two phone calls and one habit. That's the whole day.

See a doctor today or tomorrow, even if you feel okay. Adrenaline hides soft-tissue injuries for days. There's a practical reason too: a gap between the crash and your first visit reads, in a claims file, like a gap in your injury. If it turns out you're fine, wonderful. The visit cost you an hour.

Report the accident to your own insurance company. Your policy requires you to cooperate with your own insurer. Stick to the facts of what happened: time, place, vehicles. You can say your injuries are still being evaluated, because they are.

Save what gets erased. Dashcam footage overwrites itself, sometimes within days. Nearby businesses keep camera footage for a limited time. If footage exists, save it or ask for it now.

Start one folder on your phone. Every photo, every document, every receipt goes in it from now on. You'll thank yourself in month three.

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The call that comes on day two.

The adjuster will probably be genuinely nice. Here's what nobody explains about that call.

Within a day or two, an adjuster from the **other driver's** insurance company may call. They'll ask how you're feeling, and you'll want to say "better, thanks," because that's how decent people answer that question. Here's the mechanism to understand: a claims file is built from early statements, made before you know how hurt you are. "Feeling better" on day three can quietly become the ceiling on your claim in month six, when the shoulder still isn't right.

You are not required to give the other side's insurer a recorded statement.

Declining is normal, not suspicious.

Don't sign anything they send you, especially a medical authorization. A blanket authorization can open your entire medical history, not just this injury.

Be unfailingly polite, and completely unhurried. There is no deadline on that phone call. Courtesy costs nothing; speed can.

THE ONE LINE TO SAVE

"I'm still being treated, and I'm not ready to discuss it." That's not rude. That's accurate. It works for every question you're not ready to answer.

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Build the file.

Cases aren't really won in courtrooms. They're won in the file, and the file is built now.

When two people with similar injuries end up with very different outcomes, the difference is almost always documentation. The strong file was built in the first hours and days, usually by the person who was hurt, before any lawyer was involved. Yours lives in that one phone folder:

Photos of your injuries, re-taken as they change. Bruises evolve. Date-stamped photos tell that story better than memory ever will.

Every receipt. Prescriptions, co-pays, parking at the clinic, rideshares to appointments. Small numbers add up, and they're only recoverable if they're recorded.

Missed work. Dates, hours, anything in writing from your employer.

One line a day. A pain journal sounds dramatic; it's one sentence: "Couldn't lift my daughter. Slept badly, shoulder." Six months from now, this is the difference between remembering and proving.

Keep every message. From the other driver, from any insurance company, from anyone involved. Silences count too.

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What not to post.

While a claim is open, your public life is part of the file.

You post one photo smiling at a barbecue, and in a claims file it becomes "claimant appears active and recovered." Nobody posts the ice pack afterward. Nobody posts the two days on the couch it cost. The file doesn't get your context. It just gets the photo.

Set your accounts to private while the claim is open.

Never post about the accident itself. Not the story, not the photos, not the vent about the other driver.

Don't message the other driver, and don't respond if they message you. Everything goes through the insurers, or your lawyer if you have one.

Post less in general. Not forever. Just for now.

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Deadlines, and the first offer.

Two things that arrive on their own schedule. One early, one late.

The first offer usually comes early, often before you know how hurt you are.

That's not generosity; that's timing. And remember what a settlement is supposed to cover: not just the medical bills, but the months you couldn't lift your kid, the work you missed, the physical therapy you'll need next year. When an early offer "covers your bills," the question isn't whether that's generous. It's what it leaves out.

The deadline comes late, until suddenly it doesn't. In California, most injury claims must be filed within two years of the accident. But there are important exceptions in both directions. If your claim involves a government entity (a city vehicle, a public agency, a dangerous public road), you may have as little as six months to file a formal government claim. That's a different process, and for us, a different kind of lawyer: we sue insurance companies, not the government.

THE SAFE HABIT

Confirm your specific deadline early, in the first weeks, not the last ones. It's a five-minute question for any injury lawyer, and most will answer it free.

Cal. Code Civ. Proc. §335.1 (two-year limit for most injury claims); Cal. Gov. Code §911.2 (six-month government claim deadline). Exceptions exist; confirm yours.

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The one-page version.

Screenshot this page. It's the whole guide in ninety seconds.

AT THE SCENE

- ☐ Everyone okay? If not: 911, and that's the whole job.
- ☐ Call 911 even if it feels minor.
- ☐ Photos: your car · their car · both plates · the wider scene.
- ☐ Photograph their insurance card + license.
- ☐ Witness name + number before they leave.
- ☐ No fault talk. Say "I'm going to get checked out," not "I'm fine."

FIRST 24 HOURS

- ☐ See a doctor today or tomorrow, even feeling okay.
- ☐ Report to YOUR insurer: facts only, injuries "still being evaluated."
- ☐ Save dashcam / nearby camera footage before it's erased.
- ☐ Start one folder on your phone. Everything goes in it.

FIRST 72 HOURS AND BEYOND

- ☐ Other insurer calls: no recorded statement, sign nothing.
- ☐ The line: "I'm still being treated, and I'm not ready to discuss it."
- ☐ Accounts private. Nothing about the accident online.
- ☐ Re-photograph injuries · keep receipts · one-line pain journal daily.
- ☐ Confirm your filing deadline in the first weeks, not the last.

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If it turns into more.

Most fender-benders resolve on their own. Some don't, and the difference shows early.

If you're seriously hurt, if fault is being disputed, if the adjuster is pressuring you to settle fast, or if the offer on the table "covers your bills" and nothing else: those are the moments to talk to someone. The record you've built with this guide is most of the work already done.

We know these cases because we handle them. LA Century Law has recovered \$1,500,000, \$1,200,000, and \$995,000 for people hurt by other drivers. We represent people, not insurance companies. And we sue insurance companies, not the government.

Past results do not guarantee future outcomes.

You don't have to figure everything out today. Keep this guide. Do the next step.

LA Century Law

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