

INJURED AT NO FAULT OF YOUR OWN?



INVOLVED IN A SLIP AND FALL? TAKE THESE 7 STEPS

1.) SCAN YOUR SURROUNDINGS.

The very first thing to do is breathe. Scan your surroundings. Conduct a little mental inventory: What do things look like around you? Are you in a place where you could be injured again? Are you hurt?

You'll want to make sure you're not further endangering yourself, McMillen said. Don't necessarily leap up and spring into action. Get your bearings.

2.) NOTIFY THE OWNER

It is important to notify the owner of the property of the problem and your injury.

Many businesses will make a report, collecting people's names, taking down the exact location of where the accident took place, and all other relevant information, which you'll need later

* Be careful when signing any document presented by the owner. Many times the owners will write up incident reports that are factually inaccurate or not favorable to the injured person. Consult with an attorney before you sign anything.

3.) DESPITE THAT OWNER MAKING THEIR OWN REPORT, STILL TRADE CONTACT INFORMATION WITH THE OTHER PERSON OR PEOPLE INVOLVED.

It is helpful if you obtain some personal details from any employees who appear at the scene. Consider asking for names, addresses, phone numbers and email addresses.

If there were witnesses to the accident, take down their phone numbers, as well. Put this information in a safe place once you're home. You never know if and when you might need it.



4.) SNAP SOME PHOTOS AT THE SCENE.

These days, most people have cellphones equipped with a camera. Once the owner has arrived they may begin cleaning up or removing the defect. Having this evidence is vital. So take a photograph of the defect or problem to evidence your claim.

5.) IF YOU'RE HURT, SEE A DOCTOR.

If you are injured you must seek treatment. First, getting treatment for an injury is the only viable way to heal. Second, it evidences your complaint of pain and is necessary to bring a claim. Be aware that the longer you wait the more likely it is that the Defense will try and suggest you were not really hurt. If you are in pain go to a doctor immediately.

6.) BE WARY OF ANYONE WHO SHOWS UP AT YOUR DOOR WITH A CHECK.

There are insurance companies that will learn of your accident and then show up at your home or call you asking to take a statement or offering money.

But once you sign, you're waiving your rights to any claims -- so be very suspicious before accepting any money or leaving your signature.

7.) HIRE A LAWYER

"It's super important to get your own legal representation, because the insurance companies sure have theirs," McMillen said.

