

KRASYUK BIRRETTA

• LAW CORPORATION •

THE HIT-AND-RUN PROTOCOL

THE DRIVER FLED. THE NEXT HOUR, DAY, AND WEEK WILL DETERMINE WHETHER YOUR CLAIM SUCCEEDS OR FAILS. FOLLOW THIS PROTOCOL STEP BY STEP. DON'T SKIP A STEP.

THE FIRST HOUR

- **DO NOT CHASE THE OTHER DRIVER.** STAY PUT. PURSUIT DRIVING HURTS YOUR CASE AND YOUR SAFETY.
- **CALL 911 IMMEDIATELY.** EVEN IF YOU FEEL FINE. THE DISPATCH RECORDING BECOMES TIME-STAMPED EVIDENCE.
- **MOVE TO SAFETY CAREFULLY.** SHOULDER OR PARKING LOT. HAZARD LIGHTS ON. DON'T STAND IN THE ROADWAY.
- **CAPTURE VEHICLE DETAILS FROM MEMORY.** COLOR, MAKE/MODEL, PARTIAL PLATE, DIRECTION, DISTINCTIVE FEATURES. VOICE-MEMO IF WRITING IS HARD.
- **PHOTOGRAPH EVERYTHING.** YOUR VEHICLE (ALL ANGLES), THE ROAD, YOUR INJURIES, LOCATION SIGNS, NEARBY CAMERAS.
- **FIND WITNESSES.** WALK THE SCENE. GET NAMES + PHONE NUMBERS. THEY SCATTER WITHIN MINUTES.
- **GET THE POLICE REPORT NUMBER.** BEFORE YOU LEAVE. ASK THE OFFICER DIRECTLY.

THE FIRST DAY

- **SEE A DOCTOR** — EVEN IF YOU FEEL FINE. ADRENALINE MASKS INJURY FOR 24-72 HOURS. SAME-DAY MEDICAL VISIT TIES INJURIES TO THE ACCIDENT.
- **NOTIFY YOUR INSURER** — BUT SAY LESS, NOT MORE. CONFIRM THE BASIC FACTS. DO NOT GIVE A RECORDED STATEMENT YET. DO NOT SAY "I'M FINE."
- **OPEN YOUR CLAIM FILE.** FOLDER WITH: POLICE REPORT #, PHOTOS, COMMUNICATION LOG, EVERY RECEIPT, DAILY SYMPTOM JOURNAL.
- **DO NOT GIVE A RECORDED STATEMENT.** TELL THE INSURER: "I'LL CONSULT WITH AN ATTORNEY FIRST." YOU'RE LEGALLY ALLOWED TO WAIT.

THE FIRST WEEK

- **REQUEST THE POLICE REPORT.** READ IT. IF ANYTHING IS WRONG (NAMES, DIRECTIONS, DETAILS), REQUEST A CORRECTION IN WRITING.
- **GET YOUR FULL POLICY JACKET** — NOT JUST THE DEC PAGE. REQUEST IN WRITING. 80-150 PAGES. REVEALS YOUR REAL UM/UIM COVERAGE.
- **TRACK SYMPTOMS DAILY.** ONE PARAGRAPH PER DAY. PAIN LEVELS 0-10, SLEEP, FOCUS, HEADACHES, MOOD. THIS WINS CASES.
- **CONSULT AN ATTORNEY ABOUT UM/UIM.** HIT-AND-RUN = YOUR OWN INSURER BECOMES YOUR ADVERSARY. FREE CONSULTATION. NO FEES UNLESS WE WIN.

CLOSING LINE

IN A HIT-AND-RUN, THE DIFFERENCE BETWEEN A DENIED CLAIM AND FULL POLICY LIMITS IS THE PAPER TRAIL. DON'T GIVE THEM AN EXCUSE TO WIN

