You’ve probably seen countless TV ads for lawyers who help car accident victims “get the money they deserve.” Critics often refer to these attorneys as “ambulance chasers,” accusing them of preying on accident victims.

However, sometimes it’s necessary to work with a lawyer to resolve car accident issues. Unfortunately, most drivers don’t know when they should contact a lawyer after a car crash. Do you really need to dial up an attorney every time you get into a little fender bender? What if you are seriously injured?

For example, let’s say a vehicle slams into your car as you drive through an intersection. You wake up in the hospital with a lawyer at your bedside pestering you to sign a contract with him. Soon after, the other driver’s insurance company calls urging you to settle with them. Should you sign the contract with that bedside lawyer? Or should you go at it alone, spending weeks or even months arguing with the insurance company until you get the money to cover your medical bills and vehicle damage?

Here are some tips to help you determine whether or not you should retain a lawyer involved after an accident:

• Hire a lawyer if you have to stay overnight in the hospital or if you suffer from any serious injury as a result of the accident. This could include permanent scarring, loss of a limb or loss of bodily function (such as excessive back or neck pain or a knee injury). You should also hire an attorney if you require long-term care as a result of your injuries.
• If you simply don’t want to negotiate with the driver’s insurance companies, you should consider contacting a lawyer.
• You may also want to consult with an attorney if the police report does not clearly state which driver is at fault.
• If you are not seriously injured, do not require a visit to the hospital and the police report clearly states who is at fault for the accident, it’s probably not necessary to contact a lawyer.

If you do decide to hire a lawyer, don’t simply go with the first lawyer who chases down your ambulance or shows up in your hospital room. Find a lawyer who you feel is trustworthy and experienced, or contact an attorney recommended by a friend or family member. If the lawyer seems desperate and pressures you to sign a contract, you may want to look elsewhere. Don’t discount free legal help—oftentimes, these can be the most dependable lawyers.

Also, don’t believe the television commercial hype that accident lawyers can win you hundreds of thousands of dollars. Although a lawyer may be able to get you a relatively large sum of money, remember that a large portion of that will go toward legal fees.

If you decide not to hire a lawyer, you’ll be on your own when it comes to dealing with insurers. Here are some things to keep in mind:

• After the accident, be sure to get a copy of the police report.
• Call your insurance company as soon as possible. Your agent can give you advice about what steps to take next and help cover your expenses if the other driver doesn’t have insurance.
• Take thorough notes and keep a record of everyone you talk to and when you spoke with them. This includes insurance representatives and doctors.
• Be sure to get a claim number from the insurance company, and include that number on any correspondence with the insurer.
• If the other driver is at fault, get his insurance information and call the company immediately. Tell his insurer that you want to file a third-party claim. They will probably ask you to describe the accident—
remember to be very careful with your description. Simply state exactly what happened, and do not make any assumptions. If you change your story, they may try to claim you are at fault.

- If an insurer pressures you to settle your medical bills at the same time you settle your auto claim, do not give in unless you are certain your medical treatment is final. Once you settle your medical claim, you will be responsible for paying any future medical bills associated with your accident injury. Depending on the laws in your state, you may have three years or more to settle a personal-injury claim.

Hopefully, you will never have to walk through these steps—but it’s wise to be prepared for any type of accident.