

### AUTO ACCIDENT CHECKLIST

Car accidents are never planned. We understand that when you're involved in an auto accident, it can be an emotional experience. This is why we've created this checklist, accident notes guide, and diagram so that in these moments of anger and frustration, you can have a straightforward and clear plan to follow.

- Turn off your vehicle.
- Don't drive off and don't move anything unless you are parked in oncoming traffic. If this is the case, move your vehicle to the shoulder or a nearby space.
- Use an emergency First Aid kit, if you have one. If you don't, now is a good time to purchase one to so that you have it at hand should you ever need it.
- Call 911. If you or any passenger(s) is injured, request an ambulance.
- Don't say you're okay to the police. Under Florida PIP law, you have 14 days to report injuries. You may not feel them right away at the scene of the accident.
- Don't admit fault and don't argue with the police or other driver.
- Refer for the Auto Accident Guideline to fill out important information that will facilitate gathering information.
- List everything you know about what happened because you may forget the details later.
- Take pictures of your vehicle, the other vehicle, and injuries.
- Write down the date, time, and weather conditions for the accident.
- If there are any eye witnesses, take their names, addresses, and phone numbers.
- Take the name of officer(s) and emergency medical personnel.
- Call your insurance company and give them all of the information that you have. Don't admit fault. If the other insurance company calls you, don't provide an additional statement.
- Indicate your speed and their speed.
- Indicate which road/intersection the accident occurred.
- Indicate the nature of their driving.

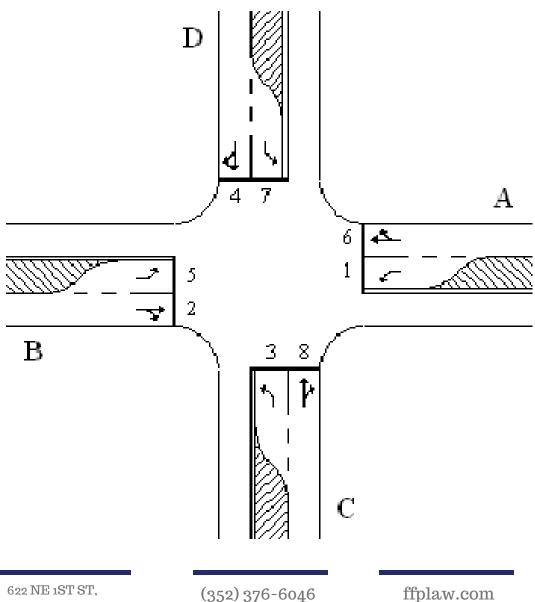
At Fine, Farkash & Parlapiano, we understand that this is a difficult time for you. With these guidelines and checklists in your glove compartment, we are positive that you will have one less thing to stress about. Call our office at (352) 376-6046 if you have any questions.



## **AUTO ACCIDENT DIAGRAM**

Diagram where you and the opposing driver were during the accident. Be sure to include the following:

- Street names
- Direction that you and the other party were driving
- Location of your vehicle and the opposing party's vehicle at the time of the accident
- Distinctive landmarks or any buildings that you remember
- Other vehicles, bicyclists, and/or pedestrians that you remember that were there at the time of the accident



622 NE 1ST ST, GAINESVILLE, FL 32601



# **AUTO ACCIDENT GUIDELINE**

OPPOSING DRIVER INFORMATION	INJURIES	
Name:	Your Injuries:	
Address:	Passenger Injuries:	
Phone Number:	Date:	
Driver's License Number:	Time:	
License Plate:	Street/Road/Intersection:	
Car Insurance Information:	Officer Name:	
# of Passengers:	Emergency Personnel Names:	
Car Make:	EYE WITNESSES	
	Witness #1	Witness #2
Model:	Name:	Name:
Year:	Address:	Address:
Additional Notes:	Phone Number:	Phone Number
If the driver is not the owner of the car,	WEATHER CONDITIONS	
also include the owner's information.  Name:	Light conditions:	
Address:	Weather:	
Phone Number:	Road Surface/Defects in the Road:	



### HOSPITALIZATION CHECKLIST

Hospital experiences can be frightening and hectic. Even for the calmest patients, a checklist can reduce the often high levels of stress and confusion that come along with taking a trip to the hospital. We believe this checklist will ensure a less stressful and more comfortable experience for your hospital visit.

- Ask your doctor about why you are hospitalized and what will happen.
- If you are planning to have a surgical procedure done, ask your surgeon about the process, anesthesia, recovery time, expected outcome and any other concerns you may have.
- Ask a friend or family member to come along and serve as your advocate.
- Prepare and provide copies of legal documents called "advance directives" or "health care directives" to your hospital, doctor, family and advocate.
- Make sure your hospital has your up-to-date and accurate medical records.
- Adhere to request by the hospital regarding pre-admission tests and paperwork, such as health-insurance information.
- Make sure you know what is covered and what is not covered by your insurance carrier.
- Request a paper copy of your patient rights if not provided by the hospital.
- Do not bring valuables or expensive jewelry. Pack only essentials.
- Ensure that your medical chart reflects your regularly taken medications and any drug allergies.
- Inquire about new medications; specifically, what you will be taking and why.
- Limit body contact with visitors to combat the spread of germs.
- Ask for instructions regarding post-hospitalization care before being discharged.

At Fine Farkash & Parlapiano, we understand the stress and confusion a hospital visits may induce. We hope that his list will prepare you for any hospital visits you may have and if you have more questions, feel free to call us at (352) 376-6046.



#### PURCHASING AUTO INSURANCE CHECKLIST

Figuring out the fundamentals of auto insurance, determining you and your family's needs, and exploring your options are all key steps in purchasing a suitable auto insurance policy. This checklist will help you through the process whether this is your first time buying auto insurance or if you simply renewing your current policy.

- When you purchase a car, search for one that has few safety issue and considered to be in good condition by insurance companies.
- Research minimum insurance requirements under your state's law.
- Figure out if any coverage from your other insurance policies overlaps with your potential new auto insurance policy.
- Shop around with various insurance companies once you have found what you would like to buy.
- Do some research with your state Department of Insurance to evaluate customer complaints.
- Request and look for special discounts regarding safe driving, driver safety classes or safety devices in your vehicle.
- Consider the levels of liability, collision, comprehensive, medical coverage, and uninsured motorist coverage that are desirable and also affordable for you and your family.
- Consider the pros and cons of "stacked" and "unstacked" uninsured motorist coverage so you can figure out which would provide you the broadest coverage.
- Decide whether a high deductible with low premiums or a low deductible with high premiums plan is preferable.
- If your car is of low value, think about excluding collision and/or comprehensive insurance coverage.
- •If you would like to protect assets outside of your primary auto insurance plan, decide whether an "umbrella" policy is right for you.

At FIne, Farkash & Parlapiano, we understand that finding the right auto insurance policy may not be an easy task. We hope that this list will guide you through this often confusing process and we hope that you find the right policy to match your needs.



#### MEDICATIONS CHECKLIST

Almost everyone has used prescription or over-the-counter medication at one point in their lives. Although there are strict procedures that pharmaceutical companies, pharmacists, and medical professionals go through to ensure proper safety, errors may occur. We believe that it's important to be vigilant citizens so that if issues arise, we are better prepared to tackle them. The following checklist will help you do just that.

- Make a list of medications your care taking and what they are for.
- Create another list of previous medications and what they were for.
- Use the same pharmacy for all prescriptions so they can keep a complete file.
- Make sure the pharmacist has given you printed information about dosage, how often to take the medication, possible interaction with foods or other drugs, and side effects to watch for.
- Be aware of side effects you've experienced in the past.
- Find out the expiration date of the medicine, and how many times you may refill your prescription.
- Take note of storing conditions. Make sure your medications are out of reach from children.
- Ask your doctor when you can expect to feel better after starting new medication.
- Be aware of what happens if you miss a dose.
- Ask your doctor if the medication is addictive and what to do if it is.
- Get a copy of your prescription so you can refill it if you are traveling.
- Keep medication in its original containers. Make sure you know what each of your medicines looks like. Then, if you should have an adverse reaction, you will be able to identify the source.
- Read the package insert that comes with your medication for important information, such as overdose symptoms and warnings.
- Notice any side effects as you take them. Sometimes with diet change or lifestyle change, your body may react differently to prescription drugs that didn't cause any concerns before.
- Keep in a handy place the phone numbers for your local emergency medical service and poison control centers.
- Do not flush your pills down the toilet or pour them down the drain.
- If your community has a drug take-back program or hazardous waste collection site, this is the ideal way for disposal.

At Fine, Farkash & Parlapiano, we care about your rights and want to help you avoid potentially disastrous situations when possible. By taking these steps to ensure that you are fully aware of your medications and health effects, you will be more prepared if a pharmaceutical error affects your life.