



PATTERSON LAW GROUP
PERSONAL INJURY LAWYERS

— A TEXAS DRIVER'S PLAYBOOK

The First 24 Hours After a Crash.

What you do in the first 24 hours can shape
your case for years to come.

A FREE GUIDE FROM PATTERSON LAW GROUP

pattersonpersonalinjury.com · (817) 784-2000

A NOTE FROM TRAVIS PATTERSON

If you're reading this, something has happened.

Or you've decided to be ready in case it does. Either way — I'm glad you have this guide.

I'm a personal injury attorney in Fort Worth. I've spent thirty years helping Texans put their lives back together after car wrecks. And I've watched countless good cases get hurt in the first 24 hours — not because of the crash, but because of what people did, said, or didn't do in the day that followed.

Most of those mistakes are completely avoidable. They happen because nobody tells you what to do. The other driver's insurance company isn't going to tell you. The 'see-you-on-TV' law firms that buy your case from a lead vendor aren't going to tell you. And in the chaos of a wreck, even level-headed people forget the basics.

This guide is what we wish every Texan knew before they were ever in a crash. The first 60 minutes. The first 24 hours. What to photograph. What never to say to an adjuster. How Texas comparative fault really works. When to call a lawyer.

Keep it in your glove box. Email it to your spouse. Send it to a parent or a kid who just got their license. The pages that follow won't change what's already happened — but they can shape what happens next.

Your story matters. Let's make sure it's told right.

— Travis Patterson

Managing Partner, Patterson Law Group

The First 60 Minutes

Six things to do at the scene — in this order.

1. Check yourself and your passengers for injuries.

Don't move anyone with neck, back, or head injuries unless there's an immediate danger — fire, smoke, traffic. If anything feels off — dizziness, numbness, vision changes, neck pain — sit still and wait for paramedics.

2. Call 911. Always.

Even for what looks like a fender-bender. A police report is one of the cleanest pieces of evidence you can have of what happened. Without it, the insurance company has room to dispute the basic facts. With it, you have an official record.

3. Get out of the road if you safely can.

If your car is drivable and you're physically able, move it onto the shoulder. If not, turn on hazard lights and stay buckled until help arrives. Don't stand in the road exchanging information — secondary crashes happen all the time.

4. Photograph everything (see Section Three).

Before the cars get moved. Before the tow truck arrives. Vehicle positions, damage, debris, road conditions, traffic signs, skid marks, your injuries. Wide shots and close-ups. Phone cameras are good enough — quantity matters more than quality.

5. Get the other driver's information — but don't argue about fault.

Name, phone, address, driver's license number, insurance company, policy number, license plate. Don't say 'I'm sorry.' Don't admit fault even partially. Don't accuse the other driver. Just get the information and move on.

6. Collect witness contact info.

Independent witnesses are often the most valuable evidence in a case. Any bystander who saw the crash — get their name and phone number before they leave. They will usually not be in the police report, and they will not come back to you later if you don't get their contact information at the scene.

The Next 24 Hours

After you leave the scene, the clock is still running.

Adrenaline masks pain for hours — sometimes for a full day or more. Soft-tissue injuries, concussions, and internal bleeding don't always show up immediately. What feels like 'I'm just shaken up' on Saturday afternoon can become a herniated disc, a torn rotator cuff, or a traumatic brain injury by Sunday morning. The first 24 hours after a wreck is when the foundation of your case is set — what you document, who you tell, and what you say can shape the outcome for months or years to come.

Get checked out medically — even if you feel fine.

Emergency room, urgent care, or your primary care physician — pick whichever you can get into fastest. Tell them every symptom, no matter how minor. Headaches, dizziness, ringing in your ears, neck stiffness, lower back pain, tingling, numbness, mood changes. If it's not in your medical records, an adjuster can later argue it wasn't related to the wreck.

Start a pain journal.

On your phone or in a notebook. Every day, for at least the first month. Date, pain level (0–10), what hurts, what you couldn't do that day (lifted my kid, slept through the night, drove without one hand, worked a full shift). Contemporaneous records hold up far better than trying to remember six months later.

Save every receipt and every bill.

Medical bills. Pharmacy receipts. Rental car. Towing. Ride-share when you couldn't drive yourself. Time off work. Anything that came out of your pocket because of the wreck. Take photos. Email them to yourself. Don't trust paper alone.

Don't post on social media.

Not the wreck, not the recovery, not a photo from a family wedding the next month. Defense lawyers screen plaintiffs' public social media — and a single 'good day' photo can get pulled out of context and used to argue your injuries 'aren't that bad.' Make your accounts private. Better yet — go quiet.

Notify your own insurance company.

You're contractually required to report the wreck to your own insurer. Just the facts — when, where, what happened — no commentary, no fault analysis. Don't give a recorded statement. Don't speculate.

If anything beyond the basic report is requested, that's the moment to talk to a lawyer.

Don't talk to the other driver's insurance company.

They will call. Sometimes within hours. They will sound friendly. They will say they 'just need a quick statement to process the claim.' They don't. They are gathering evidence to use against you. See Section Four.

What to Photograph at the Scene

Most people take three or four photos. Take thirty.

Storage on your phone is free; missing photos can't be re-created. Take more than you think you need.

Wide shots of the scene

- All four corners of the intersection (if applicable) from a distance
- The full length of skid marks or debris in the road
- Traffic signs, signals, speed limit signs visible from each driver's approach
- Road conditions — potholes, gravel, standing water, ice, construction
- Lighting conditions if it's dawn, dusk, or night

Both vehicles

- Every angle — front, back, both sides, from above if you can
- All damage, even minor scratches
- The point of impact, close-up
- Both vehicles together to show how they came to rest
- License plates and VIN plate (driver's side dash)
- Inside both vehicles — airbag deployment, broken glass, interior damage

Documentation

- The other driver's insurance card, driver's license, and license plate
- The police officer's name, badge, and patrol car number
- The report number written down on a card at the scene

Your injuries

- Photograph every visible injury the day of the crash, the next day, and every day they change
- Photograph bruises as they develop — they often look worse 3–5 days later

- Photograph any medical devices you have to use — braces, crutches, casts

4 Things to Never Say to an Insurance Adjuster

Insurance adjusters are trained negotiators. You're a person who's been in a wreck. The conversation isn't as friendly as it sounds.

1. "I'm fine" or "I feel okay."

Adrenaline can mask injuries for hours or days. If the conversation is being recorded, that statement can be played back later to argue your injuries weren't related to the crash. If asked how you feel, the honest answer is: 'I'm seeing my doctors. I'll know more soon.'

2. "I'm sorry."

Texans say 'sorry' as a reflex even when something isn't their fault. Adjusters can treat it as an admission of liability. If you need to express empathy at the scene — 'I hope you're okay' — that's fine. 'I'm sorry' in writing later is something else.

3. "Yes, I'll give a recorded statement."

Decline politely. You are not contractually required to give a recorded statement to the other driver's insurance company. The adjuster may say it's standard procedure — it isn't. Hang up. Call us.

4. "I accept your offer."

First offers are often lower than what cases later resolve for — designed to close out the claim before you understand the full extent of your injuries and damages. Future medical care, lost earning capacity, permanent impairment, pain and suffering — most early offers don't account for any of these. Once you sign, the case is over. Don't sign anything without legal review.

Texas Law in Plain English

Three things about Texas personal injury law you need to know — boiled down to one paragraph each.

The Two-Year Statute of Limitations

You generally have **two years from the date of injury** to file a personal injury lawsuit in Texas (Civil Practice & Remedies Code §16.003). For wrongful death, two years from the date of death. **Important exceptions:** minors, delayed discovery of injury, and claims against government entities have different deadlines — some as short as **180 days**. The clock starts the day of the crash. Don't wait.

Modified Comparative Fault — The 51% Rule

Texas uses modified comparative fault (CPRC §33.001). You can recover damages **only if you are 50% or less at fault**. If you're 51% or more at fault, you recover nothing. If you're 30% at fault and the other driver is 70% at fault, your recovery is reduced by 30%. Insurance companies routinely contest the fault split. How that percentage gets assigned is one of the most fought-over issues in every PI case.

Paid or Incurred — What Your Medical Bills Are 'Worth'

Texas law (CPRC §41.0105) lets you recover only what was **actually paid or incurred** for medical care — not the full 'sticker price' billed by hospitals. If your hospital bill says \$40,000 but your insurance paid \$11,000, \$11,000 is what you can recover in court for that bill. This is why how you handle medical liens, health insurance, and letter-of-protection providers matters to the final settlement.

When to Call a Lawyer

Hint: sooner than you think.

Not every fender-bender needs an attorney. But if any of these apply to your situation, a free consultation with a personal injury lawyer costs you nothing — and it's worth knowing where you stand before the insurance company makes the first move.

- You went to the ER or were transported by ambulance
- You missed work — even a single day
- The other driver was issued a citation, or was DUI
- A commercial vehicle was involved (truck, delivery van, work truck, rideshare)
- Anyone in either car was hospitalized overnight
- You're being told you might need physical therapy, an MRI, or surgery
- The other driver's insurance has called you more than once
- You're being asked to sign anything — a release, an authorization, a settlement
- The other driver was uninsured or underinsured
- There's any dispute about who was at fault
- Anything about the conversation with the insurance company has felt 'off'

At Patterson Law Group, a consultation is free, costs you nothing if you don't hire us, and we won't take your case unless we know we can add real value. We might not always tell you what you want to hear — but we'll always tell you what you need to hear.

Big enough to get it done. Small enough to care.

We're a Fort Worth personal injury firm built on three decades of trial experience and a refusal to settle for outcomes that don't honor the story.

Patterson Law Group is a family firm. Travis, Anna, and Mike Patterson built it together on one belief: the personal injury law space had lost its way, and someone had to reclaim it.

Most PI firms are in the volume business. They run TV ads, sign every client they can, and run cases through an assembly line. We don't do it that way. We keep our roster intentionally small. We say no to more cases than we accept — because if we can't add real value to your story, we won't take the case.

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Our values, in our own words:

- "We care more about your life than your lawsuit."
- "We won't start a fight, but we won't back down from one either."
- "It's a family affair."
- "We don't pay for plaques."
- "We make your story matter."

— READY TO TALK?

Your story matters. Let's make sure it's told right.

A consultation is free. No cost unless we win.
We'll listen to your story and only take your case
if we know we can help.

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This guide is for general information only and is not legal advice. Reading or downloading it does not create an attorney-client relationship. Texas legal deadlines vary by case type and defendant. If you have been injured in a crash, contact a qualified personal injury attorney as soon as possible.



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