



FREE DOWNLOAD · HOUSTON INJURY LAW

The Houston Crash Playbook

*What to do in the first 7 days
after a Texas car accident.*

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READ THIS FIRST

If you have 60 seconds, read these.

Every Houston accident victim makes the same handful of decisions in the first hour — and those decisions shape your case more than anything that happens later. This guide gives you the playbook in plain language. Start here.

The five things that matter most:

1. Get medical attention even if you feel fine. Adrenaline hides injuries. Insurance companies use any gap in treatment against you.
2. Document everything at the scene — photos of all vehicles, license plates, the road, witnesses. Phones make this easy.
3. Get the police report. Always. Even for a fender-bender. It is the single most important piece of evidence in most cases.
4. Do not give a recorded statement to the other driver's insurance. We explain why on page 6.
5. Talk to a lawyer before you accept any settlement. Most consultations are free. Most early offers are low.

Texas gives you two years from the date of the accident to file a lawsuit for personal injury. After that, your right to recover is gone — even if your case was strong. (Tex. Civ. Prac. & Rem. Code § 16.003)

Right now, in this order.

If you are reading this in the hours after a wreck, do these in sequence. If you are reading it as preparation, screenshot this page.

01

Make sure you and everyone in your car are safe.

Move out of traffic if you can. Turn on hazards. Stay in the car if it is safer.

02

Call 911. Always.

Even minor accidents need a police report. Texas law requires it for crashes with injury, death, or property damage over \$1,000.

03

Get checked out by EMS at the scene.

Even if you feel fine. If they offer to transport, accept. The medical record from that day is gold.

04

Photograph everything before vehicles are moved.

All angles of all cars. License plates. Skid marks. Debris. Traffic signs. The road condition. Inside and outside damage. Take 30+ photos. You will not regret it.

05

Get witness names and phone numbers.

Don't ask for statements — just contact info. A passing pedestrian or driver who saw what happened is a fact witness gold mine.

06

Exchange info with other drivers — but don't apologize.

Get name, phone, license plate, insurance card photo. Do not say "I'm sorry" — even reflexive politeness can be twisted as an admission.

The first week sets your case.

What you do in days 2 through 7 affects your recovery more than most people realize. Insurance companies make their first decisions about your case during this window.

07

See your primary doctor (or urgent care) within 72 hours.

Symptoms from soft-tissue injuries, concussions, and back trauma often surface 2-3 days after the crash. Get them documented. Continue any treatment your doctor recommends.

08

Notify your own insurance — but keep it brief.

Texas requires you to report. Stick to the facts: "I was in an accident on [date] at [location]." Do not speculate about fault, injuries, or settlement.

09

Get a copy of the Houston Police accident report.

Available 5-10 days after the wreck through HPD or the Texas Department of Transportation. Number on the report (CR-3) is critical for your claim.

10

Start a recovery journal.

Write down daily pain levels, missed work, missed activities, symptoms. Texas allows non-economic damages (pain, suffering, lost enjoyment of life) — but only if you can show them.

11

Save every receipt and bill.

ER visits, prescriptions, transportation to appointments, rental car, lost wages from missed work. Every dollar of out-of-pocket expense is potentially recoverable.

12

Talk to a lawyer before talking to the OTHER driver's insurance.

They will call. They will sound friendly. They will offer something fast. Wait. Most early offers are 10-30% of what cases are worth.

7 mistakes that wreck Texas cases.

These are the mistakes we see again and again. Avoiding them is the difference between a strong claim and a weak one — sometimes worth tens of thousands of dollars.

- 1. Posting on social media.**

Photos of you smiling at a barbecue become "see, she's fine" arguments from the defense. Even private accounts can be subpoenaed. Stay off social until your case closes.

- 2. Skipping or stretching out medical treatment.**

Gaps in treatment let the insurer argue you were not really hurt. If your doctor says twice a week, go twice a week. If you stop early, the case stops with you.

- 3. Giving a recorded statement before you have a lawyer.**

The adjuster will ask leading questions. Your answers will be used against you. Decline politely. "I'd like to speak with my attorney first" is a complete sentence.

- 4. Accepting the first settlement.**

First offers are designed to close fast and cheap. Cases are often worth 3-5x the first number — sometimes more — once you have a lawyer involved.

- 5. Signing a medical release authorization.**

Some adjusters send broad releases that let them dig through your full medical history looking for pre-existing conditions to blame. Don't sign without review.

- 6. Waiting too long to call a lawyer.**

Evidence disappears. Witnesses move. Surveillance video gets overwritten. The Texas statute of limitations runs out at 2 years. Earlier is always better.

- 7. Hiring the first lawyer who advertises on TV.**

TV ads do not equal results. Ask about their case track record, who actually handles your matter, and how often you'll hear from them. See page 9.

What the other side won't tell you.

Insurance adjusters are trained professionals whose job is to pay you as little as possible. They are good at it. Here are the moves to expect.

"We just want to get you taken care of quickly."

Translation: We want to settle before you understand what your case is worth — and before you talk to a lawyer. Speed favors them. Patience favors you.

"Can I record this call so I make sure I have your story right?"

Translation: We're going to ask leading questions and use your answers against you. Decline. You are not legally required to give a recorded statement to the other driver's insurance.

"Sign this medical authorization so we can process your claim."

Translation: Give us access to your full medical history so we can find anything we can use to argue your injuries are pre-existing. Have a lawyer review any release before signing.

"This is our best and final offer."

Translation: This is our first offer. We say this every time. The number almost always moves once a lawyer is involved or a lawsuit is filed.

You can always say no. You are not required to give statements, sign releases, or accept offers from the other driver's insurance company. Their job is to protect their company. Your job is to protect yourself.

Comparative fault — and why your %% matters.

Texas uses a rule called modified comparative fault. It's the math that decides whether you can recover, and how much. Most accident victims have never heard of it.

How it works in plain English

If a jury finds you partly at fault for the accident, your recovery is reduced by your percentage of fault. **If you are 51%% or more at fault, you recover nothing.**

Two examples:

Example A — Your damages are \$100,000. The jury finds the other driver 80%% at fault, you 20%% at fault. You recover \$80,000.

Example B — Your damages are \$100,000. The jury finds you 51%% at fault. You recover \$0.

Why this matters for your case

Insurance companies argue every percentage point. They will claim you were speeding, distracted, not wearing a seatbelt, or didn't brake in time — anything to push your fault percentage up. That's why witness statements, police reports, and accident reconstruction matter so much.

It's also why you should never tell the other driver's insurance company you're "fine" or "sorry" or "it was kind of my fault too." Those statements cost real money.

(Source: Tex. Civ. Prac. & Rem. Code § 33.001)

Texas's deadline you cannot miss.

Texas gives you exactly two years from the date of the accident to file a lawsuit for personal injury. Once that window closes, your case is dead — no matter how strong it was.

What "two years" actually means

It runs from the date of the accident itself, not when you discovered the injury. If your wreck was on March 15, 2026, you have until March 15, 2028 to file a lawsuit. After that, your right to sue is gone forever.

Common misunderstandings

"I have time. The insurance company is still negotiating."

Negotiation does not pause the clock. The 2-year deadline runs whether you're talking to insurance or not. If they keep stringing you along until day 730, you've lost your case.

"I'll wait until my treatment is complete."

Filing a lawsuit doesn't end your case — it preserves your right to one. Most cases settle long before trial, but you must file before the deadline.

"My case is small. The deadline doesn't apply."

Yes it does. Same statute, same 2 years, regardless of case size.

Some exceptions exist — for minors, for cases involving government entities (some shorter), and for certain wrongful death claims. If your accident was more than 18 months ago, talk to a lawyer this week.

Even if it's not us.

We'd love to represent you. But the most important decision is hiring the right lawyer for your case — not necessarily ours. Here's how to evaluate any Houston personal injury firm.

Green flags (good signs)

- **The attorney you call is the attorney handling your case.** Most large firms hand cases to junior staff and you rarely hear from the partner you met.
- **They give clear, plain answers about what your case is worth and why.** Vague "we'll fight for everything" is not a real answer.
- **They take your case on contingency (no fee unless they win).** Standard for personal injury. If they ask for upfront money, walk.
- **They have actual trial experience.** Many PI firms only settle. If a case has to go to trial, you want a firm insurance companies know will go.

Red flags (run)

- Any lawyer who guarantees an outcome. (No legitimate lawyer can.)
- Pressure to sign a representation agreement at the first meeting.
- A firm that won't tell you which attorney will handle your case.
- Office staff who can't get you a returned call from your lawyer within 48 hours.

Nguyen & Associates.

We are a Houston injury law firm built on one idea: the attorney who answers your call is the attorney on your case. From hello to verdict.

What makes us different

Trilingual representation. We speak English, Spanish, and Vietnamese — in-house, every day. No interpreter calls, no message games, no losing meaning between you and your lawyer.

Direct attorney access. Most firms route you through call centers and intake screeners. We don't. When you call, you talk to a lawyer or someone who knows your case by name.

24/7 phones, real humans. Not a recording, not a forwarding service — an actual person available when you need to talk.

No fee unless we win. Standard for personal injury. We don't get paid until you do. If we don't recover for you, you pay nothing.

Ready to talk?

Call (713) 842-9442 any time, day or night.

Or visit nalawtx.com · Free consultation · No fee unless we win.

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