

# Goals & Recommendations — NYC Car Crash Resources

The frequency and danger of car-bike/ped crashes in NYC demand official leadership.

Nearly 17,000 cyclists and pedestrians were reported injured by car-bike/ped crashes in NYC in 2013 — 46 nondrivers per day, one every 6.6 minutes. And 189 cyclists and peds were killed. Yet no one — city, state, or insurance companies — provides guidance to crash victims or their families on how to handle the incident, even though laws on the books provide for their medical expenses.

## Goals of NycCarAccident.net

- Promote awareness and use of state-mandated insurance programs (No-Fault and MVAIC) by car crash victims.
- Pressure public officials and private insurers to reduce the human costs of automobile use.
- Immediately inform the public on how to respond to car-bike/ped crashes in NYC and obtain medical coverage.

## The City of New York should:

- Provide checklists and directions for all travelers involved in motor vehicle crashes on its 311, DOT, DOH, and NYPD Web sites. Inform 311 operators, emergency medical personnel and other first responders.
- Add hyperlinks to <http://NycCarAccident.net> in order to provide this information immediately.
- On the NYPD Police Accident Report form (MV-104AN), print a URL or phone number where crash victims can get objective official information (*not* from an insurer) about obtaining No-Fault medical benefits.
- Educate drivers about safely passing bicycles and yielding to peds, through public campaigns and the DOT Web site.
- Strictly enforce the new 25mph speed limit and install more 20mph “Slow Zones” across the city.
- Support the MoveNY fair tolling plan to improve transportation and help reduce auto volume.
- At a minimum, the City should inform residents of their legal rights by adding three sentences to the DOT and 311 Web sites:

Cyclists and pedestrians hit by vehicles are entitled to medical care under NYS No-Fault law. You must get a crash report within 5 days (NYPD) or 10 days (DMV). Within 30 days, you must send a letter by certified mail to the insurer, stating that you will be making a claim and giving your name, address, and date of incident.

## The State of New York should:

- Provide checklists and directions for all travelers involved in motor vehicle crashes on its DOT, DMV, DFS, and 511 Web sites.
- Add hyperlinks to <http://NycCarAccident.net> in order to provide this information immediately.
- Require insurers to disclose cyclists’ and pedestrians’ entitlements to No-Fault and MVAIC benefits openly on their Web sites.
- On the DMV and Dept. of Financial Services Web sites: Create guidelines for pedestrians and cyclists—who are entitled to No-Fault and MVAIC coverage statewide—on how to make an insurance claim. Use natural language, to facilitate Internet searching, and locate the information clearly on the home page or main menu, in a section titled “For pedestrians and bicyclists.”
- On the Accident Report form, (MV-104), provide a URL or phone number where crash victims can get objective official information (*not* from an insurer) about obtaining No-Fault medical benefits.
- Educate drivers about safely passing bicycles and yielding to pedestrians, through driver training programs, the DOT and DMV Web sites and DMV driver manual and road tests.
- Extend the deadline for filing a No-Fault claim to 90 days from 30.
- Support the MoveNY fair tolling plan to improve transportation and help reduce auto volume.
- At a minimum, the State of New York should inform residents of their legal rights by adding three short sentences to the DMV and 511 Web sites:

Cyclists and pedestrians hit by vehicles are entitled to medical care under NYS No-Fault law. You must get a crash report within 5 days (NYPD) or 10 days (DMV). Within 30 days, you must send a letter by certified mail to the insurer, stating that you will be making a claim and giving your name, address, and date of incident.

## People who are struck by a car should:

- Inform yourself about No-Fault and MVAIC rules. Ask a trusted person to serve as your advocate. Print our wallet card at <http://nyccaraccident.net/wp-content/assets/wallet-card.pdf>.
- Don’t move the crash victim—it could cause paralysis.
- Insist on getting a Police Accident Report (104AN) if injury suspected. Report hit-run within 24 hours. Report injury crash within five days to police at precinct where it occurred. Report any crash within 10 days to the NYS DMV.
- Seek immediate medical treatment. Give your crash report number to the doctor to obtain No-Fault benefits.
- Send a certified letter notifying driver’s insurer that there was a crash at X time and that you will make a claim. Give your name and address. They will send you forms to fill out.