

# Safety Is Not Optional

Category: Motor Vehicle Accidents

written by Neeta Nayak | March 3, 2026

When your life truly flashes before your eyes and you think, "This may be it—my last moment on planet Earth," it is not a cinematic moment. There is only spinning. The sharp scent of gunpowder. A tree directly ahead. An airbag that hits you square in the face as you think, "Death by tree."

Then everything stops. There are gurgling sounds and dusty smoke.

For a second, I wondered if I was waking up in heaven. Then came screeching sirens and flashing lights.

"Ma'am, are you all right?"

Paramedics pulled me out of the wreckage. I surprised myself by standing, walking, and pulling out my phone to call my husband. I was still in the land of the living.

I had been on my way to see a 95-year-old homebound patient on a rainy day. The streets had flash-flooded and darkened, though it was only noon. I entered a four-way intersection and was T-boned by an SUV that spun me off my course. In three decades of driving, it was my first major accident. It could've been fatal had the curb not stopped my car short of the tree.

Both drivers were alive and walking. Her SUV was badly damaged in front. My passenger side was crushed.

What followed felt like its own ordeal. My employer insisted I go to the emergency department, per policy, even though I had no fractures. An immediate clean drug screen was mandatory, since the accident had happened while I was working. Yet none of my deductibles for vehicle repairs, insurance copayments, or recovery time were covered—though one might assume otherwise.

The police assigned no blame since it was impossible to determine who should have stopped first. Auto insurance covered much of the damage, but securing original replacement parts and a rental car required countless phone calls to the adjuster. Surviving the crash was easier than navigating the aftermath.

What saddened me most was that the accident happened directly in front of my patient's home. Her relatives watched from the window. None came out. The paramedics and my husband, who rushed from work, were my support.

It was an expensive lesson, financially and emotionally.

I no longer do house calls in bad weather on unfamiliar streets. I love being a geriatrician and hospice physician, but the work comes with real risks. We counsel patients to protect their health, yet physicians often treat our own safety as optional.

Self-care is not selfish. A physician who is broken cannot care for others. Preserving our own wellbeing is not martyrdom avoided. It is responsibility embraced.

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