

Steps to take After a Car Accident

This checklist will help you know what to do after a car accident. It is best to review it now and then print it out and keep a copy with you in your car.

1. **Stop.** If your vehicle is involved in an accident and you don't stop, you may be subject to criminal prosecution.
2. **Determine the Extent of Injuries.** Try to stay calm; panic can make the situation worse. Determine if any injuries need immediate medical attention. Do not try to move anyone injured in the accident — you may aggravate their situation!
3. **Determine the Extent of Damages.** Determine the extent of the damage done to both cars and other property. It would be wise to put a disposable camera in your glove box and take pictures of the damage done to all cars involved. Photographs can be crucial in court cases or settlement of your claim.
4. **Move out of traffic or turn on your hazard lights.** If it is safe to do so, move your vehicle to the side of the road, out of traffic. If your vehicle cannot be driven, turn on your hazard lights or use cones, warning triangles or flares, as appropriate.
5. **File an Accident Report with the Police.** Even in a minor accident it is important to make sure there is a legal accident report. Do not leave the scene until the police file a full report.
6. **Discuss the Car Accident Only with the Police.** With everyone shook up, it is hard not to talk about what just happened but remember you may not be thinking clearly or accurately about what just occurred. Limit your discussion of the accident and do not admit fault or liability. You should talk about the accident **ONLY** with the police and your insurance representative.
7. **Get the Facts.** Most people forget to do this after the accident. It is important to get all this information. Don't just take a license plate number because insurance companies record the vehicle description and the vehicle identification number, not the license plate number.
 - a. Vehicles, VIN and license number.
 - b. Insurance information.
 - c. Passengers.
 - d. Witnesses.
 - e. Details of the accident.
 - f. Diagram of the accident scene.
8. **Call your Insurance Agent.** Call your agent or insurance company's 800-number immediately, even at the scene with the police if possible. This can save you a lot of time later waiting for your claim to be processed.

Filing Your Auto Insurance Claim

1. **Evaluate whether you should file a claim, or pay for a loss out of pocket:** The purpose of insurance is to protect you and your family from a catastrophic loss. Remember, you can keep your insurance premium lower if your insurance record is clean. Determine whether you can pay for the damages yourself without financial hardship. If so, do not submit a claim.
2. **File the claim ASAP:** If you need to file a claim, do so as soon as possible, which usually means within 30 days.
3. **Prepare for a call from the other insurance company:** If there is a dispute between the two parties in the accident, you may get a call from the other driver's insurance company asking for your version of what happened at the accident scene. Politely refer them, their adjuster, or attorney to your advocate (your insurance adjuster or insurance agent). If you must answer questions, make sure you document everything you say.
4. **Finally, getting your car fixed:** If you had body damage to your vehicle, this is when you will finally get it fixed. After your claim is approved, you will likely get a call from your insurance adjuster to assess the damage or ask you to send your car to a pre-approved shop for repairs.

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