

1

Immediately After the Accident

- Stay safe-** Assess the situation for your immediate safety. Stay in your car if there is a risk of injury or if moving might put you at risk of further injury.
- Move to a safe location-** if your car is creating a safety hazard or obstructing traffic. Do not leave the scene of the accident!
- Call 911 immediately-** to report the accident and get help to the scene, if needed.
- Determine if there are any injuries.**
- Follow the police's instruction carefully**
- Call your insurance company-** Follow any instructions given to you by your agent.
- Request a tow-** through your insurance company, if possible.
- Note the name of the tow company-** and location to which your vehicle is towed.

2

Gathering Information

- Be courteous and polite, but **do not admit fault.**
- Take the names and car insurance information** of any drivers involved in the accident.
- Get names and contact information for any **witnesses** to the accident.
- Provide **your name and insurance information** to the police and to other driver(s).

Protect Your Identity!

Only give out the following information

- Your Name
- Your Vehicle's make, model, year and vin
- Your Insurance information including policy number, and your agent's info

DO NOT allow your license or registration to be photographed.

DO NOT provide your address or contact information to other drivers or witnesses



Take Photos

If you have a smartphone or camera, take photos to document the scene if it is safe to do so. Include pictures of:

- License plates of involved vehicles.
- Damage to your vehicle.
- Damage to other vehicles.
- Damage to property other than vehicles.
- Objects at the scene, including accident debris, skid marks, fallen branches, etc.
- Street signs or other landmarks to identify the accident location.
- Any contributing factors to the accident, such as obscured traffic signs.



Mobile Claims

Many insurance companies now employ the use of mobile applications to help consumers file claims online and record accident details at the scene.



Take Notes

If you have an accident report form, fill in as many details as possible at the scene. If not, write down:

- Time and date.
- Weather and traffic conditions.
- Description of the accident.
- Description of injuries and damage.
- Details of police or emergency involvement.

Document Everything!

- Always write down names of any investigators, including police officers or insurance claims adjusters.
- Whenever you speak to an insurance company representative, note the date, the name of the person, and a brief description of the conversation.
- Keep receipts of all expenditures, including transportation, parking costs, and repair costs.

3

After the Accident: Next Steps

- Get a copy of any accident reports or incidents reports filed by the police and other drivers to assist in settling your claim.**
- Follow instructions from your auto insurance agent.**