

What to do after a car accident



1. **Check yourself and passengers for injuries** – Call 911 if there is the potential for any serious injuries, and try not to move until emergency personnel arrive on the scene.
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2. **If possible, move your car to safety** – If your vehicle is drivable and is impeding traffic or causing a roadway hazard, try to move it to the shoulder or side of the road.
 - If your vehicle isn't drivable, call 911 for assistance and have the vehicle moved. Turn on your emergency flashers and put out emergency flares to alert other drivers to use caution.
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3. **Exchange information with other driver(s) & any passengers** – Trade the following information with anyone else involved in the accident:
 - a. Full name and contact information
 - b. Insurance company name and policy number
 - c. Driver's license and license plate numbers
 - d. Year, make, model and color of vehicle(s)
 - e. Location of accident
 - f. Full names and contact information for any witnesses
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4. **Document the accident in detail** – Take pictures of the scene and damage to the vehicles involved. Quickly jot down a diagram of what happened, if possible. If police are on scene and making a report, obtain the officer's name, badge number, contact information and report number (Your insurance company will ask for this in order to obtain a copy of the report).
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5. **Contact your insurance** – If possible, contact your insurance agent or company while at the scene of the accident, as they may be able to help provide guidance for your particular scenario. If that's not possible, wait until you're at home or in a safe place to contact your insurance to begin the process of making a claim. Insurance carriers often have mobile apps that make it easy to start the claims process directly from your phone.
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6. **File a report** – In some municipalities, it is required to file a police report following an accident. You may also have to file a state accident report depending on where you live. Most states require state accident reports to be filed within 72 hours. You can complete these reports online, or obtain and complete the documents at your local DMV office or police station.