

# What to Do After a Car Accident

By Tim Cadet, Cars.com



Things can be chaotic immediately after a crash, but following some basic steps can make filing your claim a little easier:

- Think about your safety and those around you before thinking about insurance; if someone is injured, call 911.
- Stay calm; being in a car accident is scary but getting upset will make things worse.
- There's no need to call the police if you only have a dinged bumper or a scratched door.

## Before an Accident

Being prepared can prevent stress after an accident. Keep a copy of your insurance information and a pen and paper in your car; it will make the post-accident process much easier. Since most mobile phones come with a camera, take a shot of the scene, after you are out of danger. You are required by law to have proof of your insurance with you, and insurers provide cards that carry all of your relevant insurance information.

## Get Off the Road

After a crash, it's important to get to safety as quickly as possible.

Before you start gathering information from the other driver after a crash, it's important to get to safety as quickly as possible. If you had a minor fender bender, you don't have to leave the cars where they are. Often, the police will not come to file a report on a minor accident. Safely move out of the way of traffic, but if you can't move your car without causing further damage, don't try. Your insurance company should be able to hire a tow truck to move it for you.

## Watch What You Say

After an accident, you should speak to the other driver only to get his or her information and to make sure the driver is OK. Don't admit fault or say "I'm sorry" during your conversation, as it could be used against you in future proceedings.

## Gather Information

Your insurance company will need information to process your accident claim. Some insurance providers offer forms that can help you get organized while gathering information. You may need information from the other drivers involved, the name of your insurance representative and whether your car is damaged and how badly.

### **If you're in a crash, write down the following information of the people involved:**

- Name
- Address
- Phone number
- Email address
- Make, model and year of the car
- License plate number
- Insurance carrier
- Insurance policy number

**Take these photos, if you can:**

- Damage to your vehicle
- Accident location
- People involved with the accident

**Get information from the police officer if one is on the scene:**

- Name
- Badge or ID number
- Phone number
- Police report number

Ask the police for a copy of the accident report. It may take up to a couple of days before it is filed. The officer's opinion of the accident will be useful if the drivers have a dispute about who was to blame. The police report will also have the officer's information on it in case the officer is needed to testify.

**Note:** Neither the other driver nor the police will need your Social Security number; don't give it to them.

**File Your Claim**

Call your insurance company immediately after a crash to start processing your claim; your insurance company's phone number is likely staffed 24/7. You will likely be contacted by your claims representative within 24 hours to discuss your claim.

**Increased Premiums**

After an accident that you caused, your premiums are likely to increase, at least for some period of time. The amount of the increases can vary from insurer to insurer.

Some insurers won't raise your premiums if you had an accident. In most cases, you will have had to have been a customer with an insurance company for many years and have never had an accident.