

CAR WRECK CHECKLIST

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!
- Determine if there are any injuries.
- Call 911 immediately to report the accident and get help to the scene, if needed.
- Follow any instructions the police give you.
- 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.

At the Scene: 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.
- Only ask for contact information if the other drivers do not provide insurance information.
- 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!

At the Scene: Documenting the Accident

If you have a smart phone 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.

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.

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.
- Document Everything
- Always write down names of any investigators, including police officers or insurance claims adjustors.
- 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.