

CAR ACCIDENTS OCCUR EVERYDAY.

If you are one of these unfortunate individuals, will you know what to do after an accident has occurred? Knowing what to do when an accident happens can make all the difference particularly if you or your loved one(s) is hurt and need help.

The tips provided below will help you know what to do after a car accident.

**PRINT IT OUT AND KEEP A COPY WITH YOU IN YOUR CAR
SO YOU WILL BE PREPARED.**

WHAT TO DO WHEN YOU'RE IN AN AUTO ACCIDENT

1 Be Safe

Drivers involved in minor accidents with no serious injuries should **try to move cars to the side of the road and out of the way of oncoming traffic**. Do not leave your cars parked in the middle of the road or a busy intersection. Make sure to turn on hazard lights or flares if possible.

2 Notify the Police.

In most states notifying the police is required by law before you can leave the scene of the accident if anyone is injured, or if there is any property damage. It is not recommended to exchange names and phone numbers with the other driver and leave the scene.

3 Get Important Information.

Obtain contact information from the other driver(s). Get their name, address, phone number, insurance company, policy number, driver's license and license plate number. In addition, make a note of the make and model of the vehicle(s).

4 Identify Witnesses.

Get the names and contact information of witnesses who saw the accident. Witnesses such as other motorists and pedestrians can be critical as they may be able to help you if the other driver disputes your version of what happened.

**GET HELP!!!
Call 911**

AS SOON AS POSSIBLE IF ANYONE IS HURT

5 Do Not Discuss Fault.

Do not blame the other driver even if you believe they were at fault. It may prompt an argument. Even if you feel you may have been partially at fault, do not say anything. "Fault" is determined by facts and laws. Leave it up to the police or attorneys to decide.

6 File State Accident Reports.

Drivers should file a state vehicle accident report which is available at police stations and on the Department of Motor Vehicles Web site. In some states this report must be filed **within 10 days after the accident**. Keep in mind that a police report may help insurance companies speed up the claims process.

7 Take Pictures.

If you are able and it is safe, **take pictures and document the damage** to all of the vehicles before they are moved. Pictures of the damage of the vehicles can be very important as they can help to make your case to a claims adjuster. In addition, this can be extremely helpful if the accident caused any injuries.

If you or your loved one is injured remember to take pictures of the injuries BEFORE you receive professional care and are home.

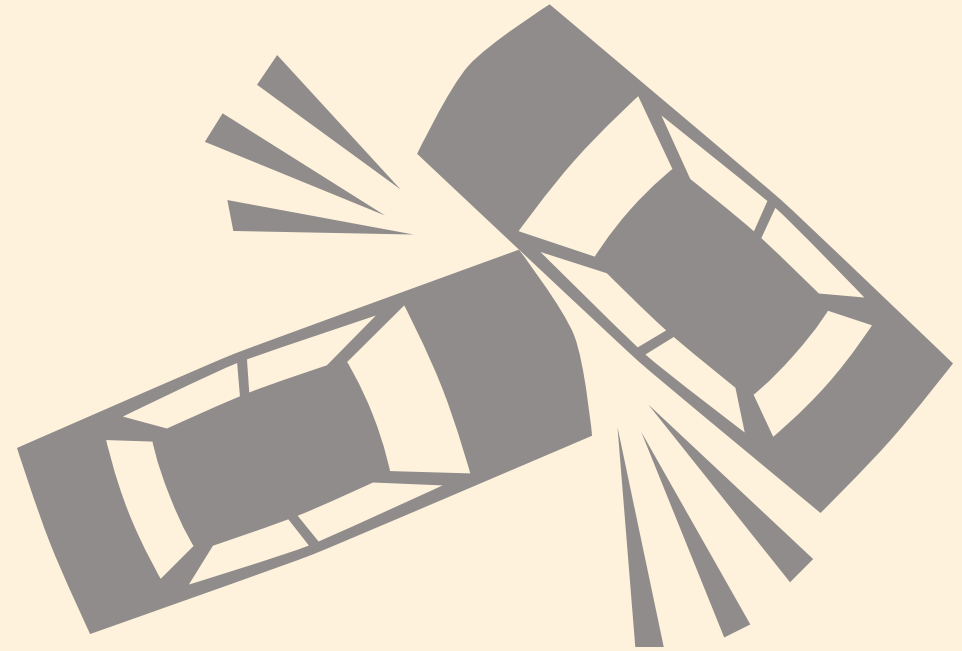
8 Call Your Insurance Agent.

Notify your insurance company as soon as possible after the accident. Any unnecessary delay can result in a denial of your claim.

Write down important phone numbers here:

**Insurance Agent:
Emergency Contact:
Primary Care Physician:**

Your Helpful Guide From **ACCIDENTS.COM**



Understand Your Rights and Insurance Coverage.

First, know the details of your coverage. Don't wait until after an accident to find out what your policy doesn't cover such as replacement rental car.

Second, make sure that your insurance company has your version of what happened and check your policy. Even though the other driver initially may agree to pay for the damage to your car, he may change his mind.

Keep in mind that the other driver may decide to claim injuries that weren't apparent at the scene of the accident. Your insurance company may end up paying him a settlement or you could be involved in a lawsuit. **If you have questions about your rights, consider calling an experienced attorney who specializes in accident and injury claims for advice.** Remember, you can always find an attorney on <http://accidents.com> using our 'Find Your Law Firm' tool. Don't jeopardize your rights.

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