

AUTO ACCIDENT CHECK LIST

STEP 1: CHECK YOURSELF FOR INJURIES.

If you're injured, call 911 or ask someone else to do so. If you're seriously injured, try not to move, and wait for emergency help.

STEP 2: CHECK ON THE WELL-BEING OF YOUR PASSENGERS.

If you're not too hurt to move, check on the other passengers in your car. If anyone's injured, get on the phone with emergency services or ask a bystander to call for help.

STEP 3: GET TO SAFETY.

If you're able to, move to the side of the road or a sidewalk. If your car is safe to drive and is causing a hazard where it is, pull it to the side of the road. Otherwise, leave it where it is and get yourself to safety.

STEP 4: CALL 911.

Whether an accident is considered a minor fender-bender or a major collision, calling the police is important — and in some states, it's legally required. The responding officers will fill out an accident report and document the scene. If the police can't come to the scene of the accident, you can go to the nearest police station and complete a report yourself, according to the Insurance Information Institute. When you file a claim with your insurer, they may ask for a copy of the police report to help with the claims process.

STEP 5: WAIT FOR HELP.

Turn off your engine, turn on your hazard lights and use the road flares in your emergency car kit to warn other vehicles to slow down.

STEP 6: EXCHANGE INFORMATION.

After making sure you and any passengers are uninjured, exchange contact and insurance information with the other driver. According to the Insurance Information Institute, here's the most important information drivers should exchange after an accident:

- Full name and contact information _____
- Insurance company and policy number _____
- Driver's license and license plate number _____
- Type, color and model of vehicle _____
- Location of accident _____

STEP 7: DOCUMENT THE ACCIDENT.

In order to help protect yourself, the Insurance Information Institute recommends taking the following steps:

- Identify the officers. _____
- Once the police arrive, get the name and badge number of all responding officers. _____
- Ask the police officers present where you can obtain a copy of the accident report. Your insurer may ask for a copy of the report when you file a car insurance claim.
- Document the accident thoroughly by taking pictures of your vehicle from different angles, showing the damage done to both cars. It might also be a good idea to take pictures of the other car's license plate. You may be able to share photos with your insurer during the claims process to help support your claim.
- Write down the names and addresses of all parties involved, including any passengers in the other vehicle (*write on back of page*).
- Talk to witnesses.
- If there were any witnesses to the accident, take down their names and their contact information, as well (*write on back of page*).

STEP 8: NOTIFY YOUR INSURER AND START THE CLAIMS PROCESS.

You may want to call your insurance agent while you're at the scene. That way, they can tell you exactly what they will need in order to process your claim, and what to expect during the claims process. Name and Number of Agent: _____