

What to Do After an Accident

Automobile collisions happen every day, clogging thoroughfares, twisting metal, complicating lives. Although no one wants to experience a wreck, knowing what to do in case one happens to you could soften the impact on your life in the days and weeks to follow.

At the Scene

- The first priority is the condition of those involved. Call for medical help if anyone at the scene is injured. Notify the police as soon as possible. Depending on where you live, the police may respond only to the most serious accidents.
- Next, obtain the names, addresses, and telephone numbers of all persons involved, including passengers and witnesses. Record the license plate numbers of all other cars involved.
- It's best not to admit an accident was your fault, even if you think it was. A simple apology can be construed as an admission of fault. Let the authorities determine who was responsible. Auto accidents can be disorienting even if you are not physically injured. You may not be aware of all factors leading up to the crash, so state only what you know about what happened.
- Contact your insurance company as soon as possible, even if damages were minor. You might not want to wait until you get home to report the accident.

The Aftermath

Your insurance company will advise you how to proceed. Typically, you will deal with your insurer's claims department, rather than your insurance agent. You may be required to provide copies of any police reports, medical bills, repair estimates, rental car receipts, or other documentation to your insurance company, to the insurers of the other parties in the accident, or to both. The sooner you respond to requests for documents and information, the sooner the insurance company can handle your claim. Be sure to keep a record of all your expenses in a safe place if your insurance company plans to reimburse you rather than pay your expenses directly.

If you have never taken time to read your insurance policy, doing so after an accident is a smart idea. You will want to verify your coverage limits and educate yourself about any provisions in your policy for replacement transportation.

A Note About Attorneys

Auto-accident claims are routinely settled without involving attorneys. But you may want to consider hiring a lawyer if you are seriously injured, if you receive no insurance benefits within 30 days of the accident, or if you believe blame for the accident has been incorrectly decided.