

Like it or not, most of us will be involved in an auto collision at some point during the many years we spend on the road. Being involved in an auto accident can be painful, frightening, and the claims process can be time consuming if you're unaware of what you should do after an accident. Your insurer would like a speedy claims process just as much as you do. As your agent, we'd like to equip you with the following tips and tricks to guarantee an efficient claims process.

Remain at the Accident Scene

If you're in an accident, stay at the scene until the police inform you they have all the information they need and you're free to leave. Departing from the scene of an accident could result in violations or criminal charges, especially if there are substantial injuries or damage involved. Usually, the police judge the severity of the accident, injuries, and damage sustained by both parties and will file that information in their report. If the police do not feel the damage is sufficient, you will be responsible for filing the accident report. Remember to be honest and thorough to ensure accuracy in your report.

If you cannot move your accident off the roadway, turn on your hazard lights or use flairs and cones to make certain others drivers will see you and avoid the accident scene.

Do Not Admit Responsibility

Even if you think you're responsible for the accident, **never admit fault**. Auto accidents are never as cut and dry as they appear. Determining factors may arise during the claims process which will indicate you're less liable than originally thought. You should avoid discussing who is responsible with the other driver, and leave investing responsibility to a claims professional.

Collect Essential Information

After any auto accident, you should acquire the following information:

- **From the other party:** You'll need their name, address, driver's license number, policy number, a phone number to file claims at their insurance company, make and model of their vehicle, and their license plate number including the state it belongs to. Most, if not all, of this information can be found on their insurance card.
- **From any witnesses willing to come forward:** You will also need their name, address, and telephone number. Be sure you give this information to your adjuster as soon as your claim is assigned to one.
- **From the Police:** Request a business card and an "incident number" from the officers who respond to your accident.
- **At the location of the accident:** Take notes, or photos, of where the accident happened. Include the road condition, speed limit, and traffic conditions. You will also need to indicate time of day as well as weather conditions.

- **From the accident:** Take notes on the direction of travel (i.e. I was traveling East on Main Street) and how both cars were being operated at the time of the accident (i.e. I was stopped, waiting to turn left onto Smith Drive and the other driver was turning off of Smith Dr onto Main Street)

If your claim goes into litigation, these notes will become evidence during those proceedings.

If you Sustain Injuries

Accept onsite medical treatment from paramedics or visit your doctor as soon as possible. Taking chances with your health can cost you. Always let a professional evaluate whether or not you've been injured in an accident. Not everything can be chalked up to a stiff back, or "just a little achy". These can be indications of a serious injury that will require treatment down the road. Without a diagnosis from a medical professional immediately following the accident, which indicates you were injured during the collision, these damages will have to be covered out of pocket if they become worse.