



What to Do After a Car Accident

By Philip Reed, Senior Consumer Advice Editor, Edmunds.com | Published Dec 3, 2000

Each year, thousands of people are involved in traffic accidents during the Memorial Day Weekend. If you are one of these unfortunate people, will you know what to do in the aftermath of a collision? How you react can prevent further injuries, reduce costs and accelerate the clean-up and repair process.

The [Consumer Protection Association of America](#) is increasing public awareness on this subject by designating the week before Memorial Day "National Driver Education Week." The Association has developed a list of suggestions to help drivers anticipate what they need to know about dealing with an accident.

"These tips can make a big difference in everything from protecting yourself and your passengers to ensuring that you won't be without a car while yours is in the shop," said Dr. Ray Bruce, president of the association.

Over 6.3 million police-reported motor vehicle crashes occurred in the United States in 1998. Almost one-third of these accidents resulted in injury. In 2001, nearly 42,000 people died on America's roadways. Clearly, accidents are a part of life in America.

So, if you are involved in a traffic collision, try to remain calm, and follow these steps:

Action Plan to Deal with Accidents:

1. Keep an Emergency Kit in Your Glove Compartment. Drivers should carry a cell phone, as well as pen and paper for taking notes, a disposable camera to take photos of the vehicles at the scene, and a card with information about medical allergies or conditions that may require special attention if there are serious injuries. Also, keep a list of contact numbers for law enforcement agencies handy. Drivers can keep this free fill-in-the-blanks accident [information form](#) in their glove compartment. The [DocuDent™ Auto Accident Kit](#) (\$19.95), supported by AAA and insurance companies, offers a comprehensive kit that includes a flashlight, reusable camera and accident documentation instructions. A set of cones, warning triangles or emergency flares should be kept in the trunk.

2. Keep Safety First. Drivers involved in minor accidents with no serious injuries should move cars to the side of the road and out of the way of oncoming traffic. Leaving cars parked in the middle of the road or busy intersection can result in additional accidents and injuries. If a car cannot be moved, drivers and passengers should remain in the cars with seatbelts fastened for everyone's safety until help arrives. Make sure to turn on hazard lights and set out cones, flares or warning triangles if possible.

3. Exchange Information. After the accident, exchange the following information: name, address, phone number, insurance company, policy number, driver license number and license plate number for the driver and the owner of each vehicle. If the driver's name is different from the name of the insured, establish what the relationship is and take down the name and address for each individual. Also make a written description of

each car, including year, make, model and color — and the exact location of the collision and how it happened. Finally, be polite but don't tell the other drivers or the police that the accident was your fault, even if you think it was.

4. Photograph and Document the Accident. Use your camera to document the damage to all the vehicles. Keep in mind that you want your photos to show the overall context of the accident so that you can make your case to a claims adjuster. If there were witnesses, try to get their contact information; they may be able to help you if the other drivers dispute your version of what happened.

5. File An Accident Report. Although law enforcement officers in many locations may not respond to accidents unless there are injuries, drivers should file a state vehicle accident report, which is available at police stations and often on the Department of Motor Vehicles Web site as a downloadable file. A police report often helps insurance companies speed up the claims process.

6. Know What Your Insurance Covers. The whole insurance process will be easier following your accident if you know the details of your coverage. For example, don't wait until after an accident to find out that your policy doesn't automatically cover costs for towing or a replacement rental car. Generally, for only a dollar or two extra each month, you can add coverage for rental car reimbursement, which provides a rental car for little or no money while your car is in the repair shop or if it is stolen. Check your policy for specifics.

The final question in dealing with an accident is usually who will pay for the damages? If the accident was minor, you and the other drivers may decide to handle the damages yourselves without the involvement of an insurance company. But this isn't always the best idea, for several reasons.

While the other driver may agree to pay for the damage to your car on the day of the accident, he may see the repair bills and decide it's too high. At this point, time has passed and your insurance company will have more difficulty piecing together the evidence if you file a claim.

Also, keep in mind that you have no way of knowing whether another driver will change his mind and report the accident to his insurance company. He may even claim injuries that weren't apparent at the scene of the accident. This means that your insurance company may end up paying him a hefty settlement, or worse yet, you could be dragged into a lawsuit. So make sure that your company has your version of what happened and check your policy — if the damages paid out by your insurance company are below a certain amount, the accident may not be considered chargeable. And you will avoid the penalty of a premium hike.

Auto accidents take a tremendous toll on everyone involved, both financially and emotionally. If you're one of the lucky ones who have thus far avoided a serious accident, hopefully the tips on prevention will help keep it that way. The chances are high, though, that at some point you will be involved in a minor accident. Just keep your head and make safety your primary concern. You'll have plenty of time to deal with the consequences later.

© Edmunds Inc. All Rights Reserved. This information was extracted from www.edmunds.com and is subject to the terms of the Visitor Agreement at <http://www.edmunds.com/about/visitor-agreement.html>.