



What to do after a car accident

Stop the car, do a quick check for injuries and move your car out of traffic if it's safe to do so. Things happen fast when you're in a crash, but try to stay calm. Here's a list of things to do after a car accident, whether it's a minor fender bender or a major collision.

Stop the car and check for injuries

If there are injuries – your own or others' – call 911 right away. If you're hurt, don't move unless you have to. If others are badly hurt, don't move them and keep them warm.

Move to safety

Moving off the roadway will give you a safer place to assess the damage and get out of the way of other cars. If you cannot drive safely, use your hazard lights and roadside flares to alert approaching vehicles.

Call for help

If you haven't already called 911, call after you have moved to a safe place. The 911 operator can help you decide whether an ambulance is necessary and can also send police assistance. If the 911 operator doesn't connect you with police, consider contacting them yourself – even if it's a minor car accident. Here's why:

- Reporting an accident may be legally required by your state. If you're not sure, call.
- Police can help direct traffic, and the flashing lights of a police car or emergency vehicle are more visible than hazard lights and flares.
- Most car insurance companies require a police report to file a claim. The police may decline to come to the scene of a minor accident. If that happens, you can file a report at the police department or on their website.
- Police can record a traffic violation. If someone involved in the accident has violated a traffic law, this information will be helpful for your insurance claim.

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Exchange information with everyone present

Gather names and contact information from all drivers, passengers and witnesses. Record as much additional information as possible about the other drivers and cars involved, such as:

- Type of vehicle (color, make and model)

- License plate number

- Driver's license number

- Vehicle registration

- Insurance company and policy number

If you can, photograph these documents, along with the name and badge number of police officers and emergency personnel responding to the scene. The information you are required to provide, as well as the information you're entitled to receive, may be different in each state. Emergency personnel can guide you on local laws.

The Insurance Information Institute suggests avoiding discussions about the specific insurance coverage or who is at fault in the accident during this exchange.

Document the scene

Photos of the accident scene and resulting damage can prove useful when it comes to any insurance claims. The Insurance Information Institute recommends collecting as many details as you safely can, including:

- The location of the accident
- Weather conditions
- Time of day
- The direction each vehicle was traveling
- A simple diagram of how the accident happened

This information can be helpful to your insurance company, and it can help you preserve the accuracy of your memory.

Before you leave the scene, ask police for a copy of the official report or how you can get one. If you've filed an accident report at the police department or online, you should get a copy of your report at the time of filing. Then, file an insurance claim after an accident.

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