

Car Accident Check List

Immediately after an accident:

- Stay put.** Don't leave unless you require immediate medical care. You'll want to be present to make a statement to the responding officer.
- Don't admit responsibility at any time to anyone present.** People have a tendency to say "wow, sorry I hit you" without thinking of it as an admission of fault. Try to limit your comments to factual statements.
- Check on all parties involved to make sure that nobody needs medical care.** When in doubt, call for help. People in shock often can't feel their injuries yet.
- Whenever possible, keep everything as it is.** Warn other drivers with flashers, lights or flares. Exceptions to this rule would be congested roadways, interstate highways where the likelihood of actually causing another accident is high.
- Call the police or highway patrol.** You'll need an accident report filed to help with your insurance claim.
- Exchange information with the other parties involved.** You'll need the other driver(s) name, address, phone, insurance policy carrier and policy number. Limit your conversation to these details only. If they make a statement of responsibility, write it down before you forget it.
 - vehicle make, model and year of the other driver's car _____
 - vehicle registration number _____
 - plate number _____
 - date and time _____
 - road and nearest cross street _____
 - direction of both vehicles _____
 - weather and visibility _____
 - responding officer name and contact info _____
- Make a record of the incident.** If you have a camera, take pictures or even better, take a video with your phone describing what happened including the details from the list above. If you don't have a phone to use, write down all you can.
- If there are witnesses, get their contact information.** They don't necessarily need to stick around to speak to the police, but their accounts may be important at a later time.
- Follow all instructions given to you by law enforcement.** When police arrive, tell them only what you know. If you aren't sure of something say so, don't speculate or guess, and for your own safety and that of others, follow instructions from law enforcement and emergency medical professionals.

As soon as possible after the accident:

- Get medical attention.** Even if you feel fine there may be injuries that aren't apparent at first. If airbags were deployed, consider this an absolute must-do.
- Report the accident to your insurance carrier.** The faster you get this done, the better.
- Keep all records,** notes, correspondence, photographs and recordings about the accident. You never know what legal and health repercussions may arise in the future for you or anyone else involved in the accident, so keep everything about what happened organized in a file for easy reference.

