

What to do in an auto accident

Keep a copy of this page in your vehicle, and we'll all hope you never need it. Use the back of this page to make notes about the accident. Don't forget to take photos of the vehicles, people involved, and accident scene, if possible.

Get Safe. Worry about people first.

Take a deep breath and try to stay calm.

If there are obvious injuries, call 911. Give appropriate First Aid until qualified medical help arrives. If there are no obvious injuries, ASK if everyone is okay. If anyone seems groggy or unsure of their response, call 911. Better safe than sorry.

Move the cars to a safe place, out of traffic.

Turn on your vehicle's hazard lights and put out cones, warning triangles or flares for safety.

Call the police and your insurance company.

Often the police won't come for minor accidents, but call to be sure.

Exchange information with other drivers.

Remember, the other folks have just been through the same thing you have and could be angry, scared, confused, or even injured. Try to be clear, polite, and cooperative.

Be careful what you say, and don't admit fault or say "I'm sorry", even casually. For example, saying, "I'm so sorry I ran that red light! Is everyone okay?" can be interpreted as a legal admission of liability.

Don't sign any document unless it's for the police or your insurance agent.

Don't reveal your policy limits.

Don't sign any statements or promise to pay for any damages without first consulting a lawyer. Neither the other driver nor the police need your Social Security number. DO NOT GIVE IT TO ANYONE!

Never leave an accident scene until it's appropriate to do so!

Accident Date Accident Location					
Driver Name			Address		
Phone	Email		Drivers License #		License Plate
Vehicle Year	Make		Model		Color
Insurance Company			Policy #		Insurance Phone
Occupant 1 Name		Address		Email	Phone
Occupant 2 Name		Address		Email	Phone
Witness 1 Name		Address		Email	Phone
Witness 2 Name		Address		Email	Phone
Responding Officer		Police Report #		Badge #	Phone