

# What to Do if You Get in an Accident

Whether it is your fault, their fault, or you are uninsured, here are some simple steps you can take. (Feel free to photocopy this page and put it in your glovebox.)

- **Make sure everyone is okay.** You'll see below the important steps of taking photos of the accident, but if someone needs immediate medical attention that is the top priority.
- **Don't leave the accident scene but move to a safe location.** This may simply mean climbing over the guardrail so you are not standing in the middle of the road as traffic zips by. If you have any sort of road hazard warning, like a reflector or flag or flare, set that up and turn on your hazard lights.
- **Don't apologize.** Unfortunately, even a heartfelt apology can be used against you in court. Often in accidents, it is difficult to tell who was truly at fault. Even if the other person yells at you, don't apologize. Just calmly say, "Let's exchange information."
- **Don't talk about your insurance coverage.** You can give the other party your insurance company name and number, but don't mention how great or lacking your coverage is.
- **Call the police.** An official accident report must be filed. If the police do not show up, be sure to file an accident report with the police department anyway.
- **Take notes and photos of the accident.** The more information you can collect, the better. Note the time, date, and location.
- **Get the other person's information.** Specifically, ask for:
  1. their name, address, and phone number
  2. their license number and state of issue
  3. their license plate number and state of issue
  4. the make, model, and year of their vehicle
  5. their insurance company, policy number, and phone number of that company
  6. names and phone numbers of any witnesses
- **Before leaving, call your insurance company and ask them if there is anything else you should do.** In the tension that often follows an accident, it's easy to forget, so call the experts and ask them what to do next.