

# Street Smarts: Four Key Steps to Take After A Car Accident

I.I.I. Offers Tips to Keep Drivers Safe and Make the Claims Process Easier

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**FOR IMMEDIATE RELEASE** New York Press Office: (212) 346-5500; [media@iii.org](mailto:media@iii.org)

**NEW YORK, November 6, 2014** — Knowing what to do if you are involved in an auto accident can save lives, reduce injuries and make the claims process simpler and easier, says the [Insurance Information Institute](#) (I.I.I.).

There are nearly 10 million auto accidents each year, according to the National Highway Traffic Safety Administration (NHTSA)—running the gamut from fender benders to fatal accidents. If you are involved in a crash, the I.I.I. recommends the following four steps.

**1. Assess the damage.** If possible, pull the car to the side of the road to a safe place to see if anyone is injured, and the extent of the damage to the vehicle.

- 1. Call the police or highway patrol, if you are in a serious accident.** Let law enforcement know if anyone is hurt and report the extent of their injuries. The police will notify the nearest medical unit. If the police cannot come to the scene the car accident, you can head to the nearest police department (or their website) to file an incident report yourself. Having an official report can help if the other driver decides to sue for damages or medical injuries, or there is more damage to your car than initially thought. If the police do come to the accident scene, get the officers' names and badge numbers and ask where you can get a copy of the report.
- 1. Collect as much information as possible.** Get the names and contact information of everyone involved in the crash, including witnesses. Ask the driver (or drivers if you are involved in a multi-car accident) for their license, car registration and insurance ID card. Get the make and model of the cars involved. Lastly, make note of the location of the accident, time of day and the weather conditions. You can use your smart phone or other device to document this information, as well as the accident itself, but it's also a good idea to always keep a pad of paper/pen in your glove compartment. It may not be high-tech, but it is an easy way to record important information. When talking to others, keep to the facts. Do not discuss who was at fault, or how much insurance you have, with other drivers.
- 1. Get the claims process started.** Notify your insurance agent of the accident as soon as possible—the longer you wait, the harder it will be to remember the details. Many insurance companies now use mobile apps to start the claims process. These apps allow you to report and check the status of a claim, upload photos, check your deductible, schedule an appraisal, [reserve a rental car](#) and request reimbursements for towing and glass claims. Some apps even allow you to notify the insurance adjuster what happened by visually re-creating the events and circumstances of your car accident. When working with your insurance company, make sure that you get the name, title and contact information of everyone you speak with. You will likely also receive claim forms to fill out. Make sure that you do this as soon, and as accurately, as possible. If you have any questions, don't be afraid to ask the claims adjuster for assistance. Your insurance company wants your claims experience to be as pleasant and efficient as possible.

Keep a file of all of your notes and any claim forms. Quite simply, the more organized you are, the simpler and easier the claims process will be.

For more detailed information, see [At the Scene of an Accident](#).

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