What to Do After a Car Accident

Even careful drivers can have accidents. Take a deep breath, assess the situation, and calm down to focus on what needs to be done next.

Immediate Steps

1 Assess injuries

After the accident, check yourself and others involved for any injuries. Call 911 immediately if anyone is injured.

2 Get to safety

If your vehicle is drivable, carefully move it to the shoulder or other safe place off the main road. Otherwise, leave it where it is and get yourself to safety.

3 Call the police

For non-injury accidents, the police may not arrive, but it's still best to call and report the incident. A police report can provide key details for your claim. Law enforcement can also help document the accident or assist if the damage is severe.

4 Gather information

Collect contact details from everyone involved in the accident, including witnesses. This should include names, phone numbers, addresses, insurance information, VIN, and license plate numbers. Take photos of the vehicles, damage, and the scene before moving the cars.

Important: Do not admit fault when exchanging information or completing a police report. Let the claims professionals determine responsibility during the claims process.

5 Contact your insurance company

Contact your insurance provider as soon as it's safe, ideally while still at the scene. You can call the claims department while waiting for the police or afterward. Remember, your insurance may include roadside assistance for towing and a rental car if your vehicle isn't drivable.

Report any hit and run or unidentifiable driver to law enforcement within 24 hours. You have ten days to notify your insurance company.

6 Notify the DMV (if needed)

Some states require you to report an accident to the DMV, regardless of fault. Check your state's DMV website or ask your insurance company for details when reporting your claim.

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