



The FindLaw Guide to What to Do Following a Car Accident

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Would you know what to do if you are involved in a car accident? When a car accident happens, injuries may be severe and emotions may run high. However, there are important things that must be taken care of both at the scene of the accident and soon afterward.

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Introduction

Every ten seconds someone in the United States is involved in a car accident, according to the National Highway Traffic Safety Administration. As a result, car accidents give rise to the majority of personal injury claims in the U.S. Download our helpful [pamphlet version of this auto accident guide](#), and store it in your glove compartment. It has itemized steps you can check off, as well as an area where you can clearly fill out relevant information after a wreck. If you are involved in a car accident, FindLaw and its directory of attorneys may be of assistance.

Stay at the Scene and Make Sure Everyone is Okay

The cardinal rule for all car accidents is that you should never leave the scene until it is appropriate to do so. If you leave the scene of an accident, particularly where someone has sustained injuries or was killed, you can face serious criminal penalties for being a “hit-and-run” driver.

Along with staying at the scene, you should check on the well-being of all drivers and passengers. Check and see if anyone needs medical attention.

Call the Police and Exchange Personal Information

After making sure that everyone is safe, you may need to call the police if the accident involves significant property damage, physical injury, or death. Ask that a police report be filed in situations where law enforcement officers do arrive at the scene, and obtain the name and badge numbers of any responding officers.

In all cases, you should exchange personal information with the other driver. Get their names, phone numbers, addresses, drivers license numbers, license plate numbers, and basic insurance information. If there are passengers in any of the vehicles, obtain their names, telephone numbers, and addresses as well.

However, do not apologize for anything at the scene. If you jump out of your car and blurt out, “I’m so sorry I ran that red light! Is everyone okay?” you may back yourself into a corner in terms of legal liability for what happened. Immediately after an accident, the scene is chaotic and it might not be evident who was at fault, or who was more at fault, in causing the accident. Read more about [fault and liability for car accidents](#).

Talk to Witnesses and Take Pictures

If there are witnesses to the accident, you should ask them



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what they saw. Get the witnesses' names, telephone numbers or addresses, if possible. If a witness is hesitant to talk to you, don't beg or threaten them. Forcing information from someone will get you nowhere. Write down what they tell you and, if they agree, simply get their name and phone number so that you, your attorney, the insurance company, or the court can contact them again.

In addition, you should take photographs of any damage to your vehicle as soon as possible after the accident. Having photographic proof will help your insurance adjuster determine how much you should be compensated for the damages to your car, and may also assist your case in court, if needed.

Inform Your Insurance Company

As soon as possible, tell your insurance company that you have been involved in an accident. Cooperate with your insurance company and tell them the truth about what happened and the extent of your injuries. If the insurance company finds out that you have lied to them about anything, you can get into serious trouble, not the least of which may be the denial of any coverage for the accident.

Build support for your case when discussing the matter with your insurance company. Be able to explain to them the facts of the case in a clear manner. Obtain and review a copy of any police report, so that you can point out to the insurance company who broke what traffic laws or who was at fault for the accident. Such information will often be provided in the report. Although the insurance company may already know the facts of your case, taking an active interest in making sure your rights are protected will force the insurance company to take you seriously.

Read about [car insurance claims dos and don'ts](#).

Keep Track of Medical Treatment and Get Property Damage Evaluation

You should keep a record of any doctors, physical therapists, chiropractors, or other medical professionals that you

receive treatment from, and each medical provider that referred you to other caregivers. Having a written diary of this information will help you itemize your medical expenses and treatment.

You should also obtain a valuation for damages to your car from your insurance company. If you are not satisfied with the manner in which your insurance company has valued your vehicle, do not give up. Get two estimates for the repair of your car on your own, or have two dealers provide a quote for the cost of replacing your vehicle if there was a total loss. Communicate to the adjuster your concerns and position, and be assertive. If you cannot agree on the value of your car, consider alternative dispute resolution, or consult an attorney. Take a look at our [damage estimate worksheet](#).

STOP

Should I Talk to an Attorney?

If you are involved in a car accident and have problems regarding your insurance coverage, collecting damages, or other issues, you may want to contact an experienced car accident attorney. An attorney can tell you your rights and possible liabilities.

Find a car accident lawyer near you with [FindLaw's directory of attorneys](#).

For More Information

Regarding what to do following a car accident, please visit our website at <http://www.findlaw.com> or <http://injury.findlaw.com/car-accidents/>

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