

What to do After a Car Accident

Having an accident is never fun, but knowing what to do can put your mind at ease.

Evaluate where you are.

If the vehicles are on a street or in an intersection, you will want to call the police (especially if a vehicle is immobile). If you are on private property (such as a parking lot), you don't necessarily need to.

Check for injuries.

If there are injuries, call 911 immediately.



Get the other person's info.

- Driver's license
- Phone number
- Email address is nice as well
- Driver's insurance information (check expiration date of the card)
- Year/Make/Model of vehicle
- License plate
- Are there any passengers in the vehicle?

Tip: when using your cell phone to take pictures of drivers license and insurance cards- make sure the photo is not blurry and that it contains all of the information you need!

DO NOT:

- Leave the scene without exchanging information.
- Post on social media about the incident or the other people involved.
- Admit fault or offer to compensate the other party.
- Discuss the accident with anyone other than law enforcement or your insurance contacts.
- Call your insurance agent from the scene in a panic!

If you need a tow...

You can use your roadside assistance number or keep your receipt and submit it for a reimbursement afterward.

** Keep in mind that if it is during a weather event- the wait for a tow will always be longer!

If you think you will need to file a claim:

Call your insurance agent during the next business day to discuss the best next steps!



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By following this checklist, you can assess your life insurance needs thoroughly and select a policy that provides adequate protection for your loved ones' financial future.

