

Important Information

Other Vehicle Information

Name: _____

Address: _____

Phone #: _____

Other Passengers: _____

Vehicle Make: _____

Vehicle Model: _____

Vehicle Year: _____

Vehicle Description: _____

Registration Data: _____

License Plate: _____

Insurance Carrier: _____

Insurance Policy: _____

Accident Information

Day, Date and Time: _____

Road you were on: _____

Intersecting Road: _____

Landmarks: _____

Speed Limit: _____

Direction you were traveling: _____

Direction other driver was traveling: _____

Lighting/Visibility Conditions: _____

Weather Conditions: _____

Road Hazards/Foreign Bodies: _____

Grade or Incline: _____



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5 Mistakes to Avoid after a Crash



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Be prepared in case you find yourself in a car crash. Auto accidents, regardless of how severe, are often very scary events. You or another may be injured; you may be disoriented and confused, with emotions running high. Although it may be difficult, it's best to approach an accident with a calm demeanor. Protect yourself and those that might be with you by avoiding these five mistakes:

1. Not Calling the Police

It's extremely important to call the police and to file a report. An officer on the scene will document the accident, providing proof that it occurred. Whether it's a serious crash or a fender-bender, it's important to involve the police so a third party can record all details. This prevents stories from changing later. Having a report on file will speed up the claims process and create crucial documentation in the case of long-term injury or automobile troubles. The police will also gather all necessary information as part of their investigation.

2. Minimize Injuries

Obviously, your health and safety, as well as everyone else involved in the crash, is paramount. Yet it's important to remember that the adrenaline of a crash may cover minor or even major injuries. You may feel fine now, but worse over time. It's best to pay close attention to any lingering symptoms and get medical treatment if you have any injury, even if it's minor. And you should document all treatment that you feel is related to your case.

If you minimize your pain and there is a claim later the insurance company could claim that since you said you didn't have any injuries at the scene you weren't really injured.

3. Not Exchanging Information

More documentation is better, particularly if your accident involves negligence or personal injury claims.

- Note the name, address, phone number and driver's license of the driver(s) involved and document the other driver's car insurance company and policy number.
- Try to record the full names of any passengers involved.
- Gather correct contact information for the police officer filing the report.

When this is done, it is then very important to say as little as possible. An accident scene is often chaotic, and discussing fault is not advisable. If you blurt out, "I

can't believe I went through that stop sign!", you may hurt your case in terms of legal liability.

4. Not Capturing the Scene



- Take as many photos of the cars and the scene as possible.
- Note the date, time and location of the scene

5. Not Immediately Informing Your Insurance Company

As soon as possible, report your accident to your insurance company. Your Agent will then give you advice regarding your collision coverage and navigating any claims. Remember, the company is there to assist you, so it's important to cooperate with them and be transparent. Tell them the truth about what happened and the extent of your injuries. Most insurance companies also have medical payment provisions of some kind on them that might cover medical bills caused by the accident. Be sure to ask about this.