

What to do after a car accident

It's material you'd rather not read. But after a car accident, you'll need to be familiar with your policy, the process and the payments.

By [Insure.com](https://www.insure.com)

Your heart is beating hard, you're breathing fast and you can't believe you just got into an accident. Look around. You're alive? Good. Everyone else? Even better. Now here's what you need to do once the dust settles. If there is significant damage to either car or a person, call 911 to report the accident.

You should:

- Keep your auto insurance information in the glove compartment, including a pre-printed form allowing you to provide the particulars of any accident, including a sketch of the scene. (Even better, use that disposable camera you keep in the car. You don't? You should.)
- Stay at the scene of the accident until police have come and gone, making sure you have the name of the officer(s) and that they have your version of what happened. Do not assume a police report will "take you off the hook" or even that one will be generated in the event of a minor accident ("minor" may mean no one is injured even though your car suffers a direct hit).
- Exchange names, addresses, driver's license and insurance information with the driver of the other car.
- Review your policy to make sure of your coverage. Make a list of questions and related information you want to know.
- Report the accident promptly to your insurance company. This may not seem wise or necessary to you. The accident may be minor, you may not want to risk seeing your rates rise or you may live in a no-fault state and think that the other driver's insurance company will pay for everything. But state laws generally protect you from higher rates unless an accident was your fault. And even though you may think no-fault lets you off the hook for the other driver's medical expenses, it does not. It simply says his insurance will pay for his expenses (up to the limits of his coverage), regardless of who is at fault. But rest assured his insurance company will come knocking on your insurer's door seeking repayment if it believes you were at fault in the accident. The point is, your insurer should be informed.