



What To Do After An Accident

A car accident can be an emotional and even traumatizing event. However, it is critical that certain things are done at the scene of an accident. Most importantly, you should get to safety, make sure everyone is ok and call the police. Documentation after an accident is critical to the claim investigation and helps support collection against the at-fault party. Sometimes our adjusters do not receive all the information they need to properly investigate an accident. Below is a list of things that should be done after a car accident.



9 Steps Following A Car or Bus Accident

- 1. Stay calm** – A calm demeanor can help you think clearly and avoid conflict with the other parties involved.
- 2. Move to safety but stay at the accident scene** – It's important to stay at the scene of the accident so that the police can investigate.
- 3. Check on all passengers and drivers** – Once safely stopped, make sure everyone is okay. Promptly get medical attention as needed. Don't move anyone that is unconscious or has neck or back pain until medical professionals arrive unless there is imminent danger to the injured person(s).
- 4. Call the police/ambulance** – **Always call the police for accidents that involve 2 or more vehicles or if there are injuries.** The responding officer can assist in exchanging information and also create a document of the accident that will assist in the investigation.
- 5. Do not admit fault** – You may not be aware of all the factors that contributed to the accident. Admitting fault can potentially thwart any potential collection of parties that have liability.
- 6. Exchange information** – It is critical to the investigation of the loss to obtain all parties information at the scene of the accident. If Risk does not have the information of the parties involved, we cannot properly investigate and we cannot collect from at-fault parties.
- 7. Obtain any witness information** – If there are witnesses, ask them for their contact information and if they can wait to speak with the police. Also, video surveillance of nearby homes or businesses may be available.
- 8. Photograph scene and damages** – Document the accident with photos. While it is still fresh in your mind, write down the details of what occurred. These things assist the adjuster in the investigation.
- 9. Fill out an accident report** – If your organization has an accident report form, fill it out. Sometimes, the police will ask drivers to fill out an exchange form.