

Don't Be A Crash Test Dummy: *A Checklist to Keep You On Course After an Accident*

According to a report from the National Highway Traffic Safety Administration, more than 5.5 million motor vehicle crashes were reported to police across the U.S. in 2009. If you were in an accident, would you know what information to get for an insurance claim? The Idaho Department of Insurance offers these easy to follow tips to get the necessary information following a crash.

Be Prepared

From an accident to a breakdown, you should be ready for anything that can go wrong on the road. Start by refreshing your memory about what is covered by your auto insurance policy. What is your deductible? What are your liability limits? Is towing or a rental car covered?

Remember, insurance follows the vehicle, not the driver. Always make sure you have a current copy of the insurance ID card and an [accident checklist](#) in the car. Make it easier by keeping these documents with your car registration.

After an Accident

The minutes and hours following an accident can be hectic and adrenaline-filled. Here are ten important things to remember in the heat of the moment:

1. Remain calm.
2. Assess the scene. Do not get out of your car if it is not safe to do so.
3. Check for injuries.
4. Call the police. Tell them where you are, what happened and if there are injuries.
5. DO NOT admit fault.
6. Exchange information with the other drivers. Get: NAME, ADDRESS, PHONE, INSURER'S NAME, INSURER'S PHONE and POLICY NUMBER for all of the drivers involved.
7. Get names and phone numbers of witnesses.
8. Take photos/video of the scene including the damage to all cars. Cell phone photos will work to document initial damage.
9. Write down/record your record of the events.
10. If the police respond, find out where to get a copy of the police report for your claim. If the police do not come to the scene, ask police dispatch where you can file an incident report.

Filing the Claim

Filing a claim can be a confusing process. To help, notify your agent or insurance company about the accident as soon as possible while the details are still fresh in your mind.

When you call, have available the police report, your insurance card or declarations page, and all of the information collected at the scene.

Ask questions. Make sure you understand whose coverage pays for which damages.

In the case of a multi-car accident, the insurance companies involved may investigate the circumstances of the crash. A claims adjuster will likely want to examine the damage to the car and talk with you about the accident. Your insurance company will use the adjuster's findings as the basis of their settlement.

In the case of a minor accident where the car is still drivable, the company may offer you several auto repair shops to choose from that can also act as the adjuster for the claim.

No matter how you decide to get your car fixed, keep careful notes of all conversations you have with various company representatives. Also keep all written material regarding the claim.

More Information

Contact the Department of Insurance if you have problems settling the claim with your insurance company. A Consumer Affairs Officer can explain the claims process and assist if you choose to file a complaint against the insurance company. Call 334-4250 in the Boise area or 800-721-3272 toll-free statewide.

Understanding auto insurance can be difficult, so take the guesswork out of buying a policy. Get smart about your insurance needs. For a quick primer on auto insurance read this [consumer alert](#). For more information and tips on how to save money on your premiums, go to www.InsureUonline.org and choose the life stage that best fits your situation. You can also download the [Consumer's Guide to Auto Insurance](#).

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