

CollisionRepairLocator.com

(Please keep this in your vehicle for future reference)

Steps to Take After an Accident

- If possible, move your car to avoid blocking traffic and to protect it from further damage.
- Call the police if somebody is injured or killed, if you can't move your car, or if the accident involved a hit-and-run driver. Your uninsured motorist coverage pays for a hit-and-run accident only if you report it to police.
- Get the following information from the other driver:
 - name
 - address
 - telephone number
 - license plate number
 - license number
 - insurance company name (get the exact and complete name)*
 - insurance policy number
- Give the other driver the same information about you.
- Get the names, addresses, and telephone numbers of any witnesses to the accident.
- If you have a camera, take photos of the accident (most cell phones have cameras)
- Notify your insurance company as soon as possible. Your company probably has a 1-800 number to report claims. If not, call your agent. The agent or company will explain the claims process, including how to schedule an adjuster and get repair estimates. Also, give your agent or company the names and addresses of any witnesses and anyone injured.
- If you reported your claim by phone, follow up in writing as soon as possible to protect your rights under Texas' prompt payment of claims laws.
- Send the company copies of the accident report and any legal papers you receive about the accident.
- Cooperate with the company's investigation. You might have to submit a proof-of-loss form or have a medical examination.

* If the other driver refuses to tell you the name of his or her insurance company, get a copy of the police accident report. The accident report should list the other driver's name and insurance company. If the police did not investigate the accident, you can report the driver's refusal to police. This could result in a report identifying the driver's insurance company. In addition, the Texas Department of Public Safety keeps files of forms – called SR-22s – that show the insurance companies of people convicted of DWI or driving without insurance. Call the **DPS Customer Service Bureau**

512-424-2600

www.txdps.state.tx.us

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