

FREE ACCIDENT RESOURCE

After a car accident: a calm, practical guide

A free step-by-step guide to staying safe, recording what happened, exchanging details and opening an insurance claim directly.

First, check for danger. Call 911 for injuries, immediate danger or a suspected serious injury. Move to a safer place only if it is safe to do so. Do not delay emergency care to take photos or complete paperwork.

1. Make the scene safer

- Turn on hazard lights. If vehicles can be moved safely and local rules allow, get out of active traffic. Do not stand in a travel lane to document the crash.
- If a vehicle cannot be moved, there is a hazard, someone is injured, or a driver leaves, contact emergency services or local law enforcement as appropriate.
- If you feel unwell, tell emergency responders or seek medical care. Symptoms can change after a crash.

2. Record the scene, if safe

- Capture wide photos of the full scene, vehicle positions, nearby intersections or signs, lane markings, traffic signals, road surface, weather and visible debris.
- Photograph each vehicle from several angles, then take closer images of damage, license plates and relevant vehicle details. Do not put yourself or anyone else at risk for a photo.
- Write down the date, approximate time, exact location, direction of travel, road and weather conditions, and a short factual sequence of events while your memory is fresh.
- Get names and contact details for witnesses. If police respond, note the agency, officer name or badge number, report number and how to request a copy.

Before you leave, if it is safe

☐ Wide view of scene	☐ Vehicle positions and damage
☐ Plates and vehicle details	☐ Signs, signals, lane markings
☐ Road, weather, debris	☐ Witness and officer details

3. Exchange driver and vehicle information

- Exchange names, contact information, driver license details, vehicle make/model/year, plate number, insurer and policy number. Share the same information about yourself.
- Keep the conversation calm and factual. Do not argue about fault or guess at details you do not know. Cooperate with police and answer your insurer truthfully.
- If a driver refuses to share information, leaves, or the situation feels unsafe, do not pursue them. Note what you can safely observe and contact police.

4. Start a claim with your insurer

- Contact your insurer promptly using the number on your insurance card or its official app/website. You can report a claim yourself; an attorney is not required just to open a claim.
- Give the date, time, location, involved vehicles and people, a brief factual description, any police report number, and the photos or documents you have.
- Ask for the claim number and adjuster contact, what coverage may apply, what documents they need, inspection and repair options, rental coverage, deductible, and any deadlines. Coverage depends on your policy and state rules.
- Keep copies of every submission and a log of calls, dates, names, and next steps. Save receipts for towing, storage and other accident-related expenses.

Keep it accurate and take your time. Do not sign a settlement, release or document you do not understand. Ask the insurer to explain it and consider independent legal advice if you have serious injuries, a disputed claim, a denial, or a deadline you do not understand.

State reporting rules differ

This guide is general education, not a police report, legal advice, medical advice or a coverage decision. State laws set different crash reporting requirements and deadlines. Check your state motor-vehicle agency and your policy. A Wreck Doctors worksheet is not an official government form.

Sources and further guidance

[National Association of Insurance Commissioners \(NAIC\). What You Should Know About Filing an Auto Claim](#)

[NAIC. Consumer Guide to Auto Insurance \(accident information checklist\)](#)

[Progressive. What to Do After a Car Accident](#)

[Allstate. What to Do After a Car Accident](#)

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