

How to Deal With a Minor Car Accident

You're pulling out of a spot or changing lanes and crunch! — another vehicle is suddenly there and you're in the middle of a minor car accident. You don't think it's too bad, but you're unsure of what to do. With so many things to think a...

Sample Documents

Picture 1 of How to Deal With a Minor Car Accident

Sample Email to Someone Who Hit Your Car

Picture 2 of How to Deal With a Minor Car Accident

Sample Description of Car Accident

Picture 3 of How to Deal With a Minor Car Accident

Sample Automobile Claim Form

Method 1 of 3:

Assessing the Situation

1.

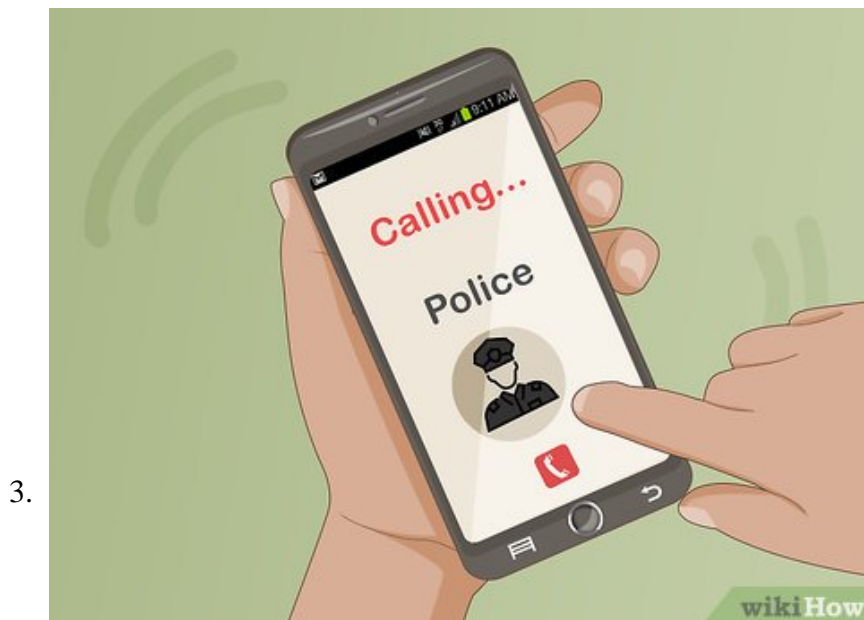


Mentally note the other car's license plate number, make, model and color. There's a chance that the other driver may try to drive off, especially if they're at fault. As soon as your car stops moving, look at the back of their car. Note the license plate number, and keep repeating it out loud until you can write it down. Do the same with the make, model and color.

1. Turn this information into a string you can memorize and give it a rhythm. For example: 'Blue Toyota Corolla 922 RIE'.
2. Try to get a picture of the other car with your phone, but only if the car is pulled over and stopped.

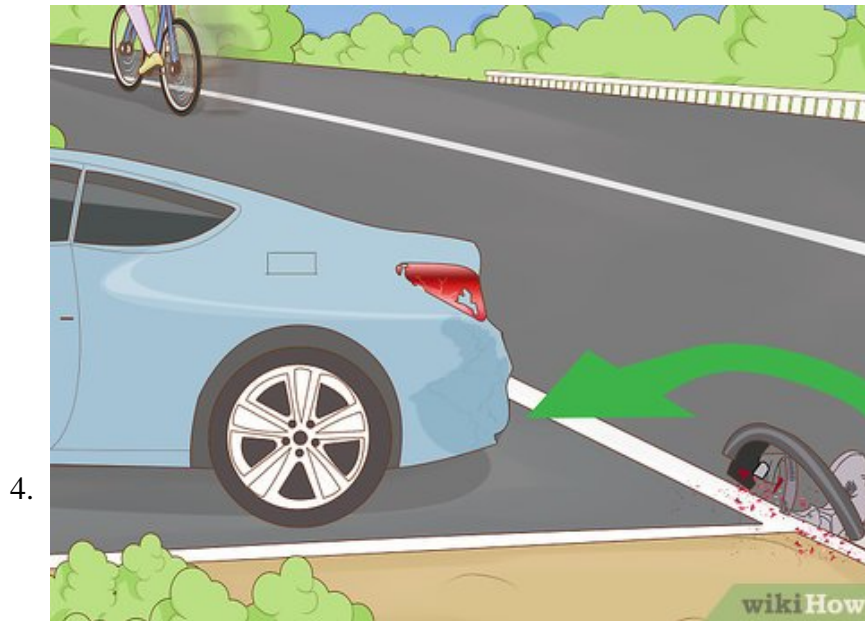


Make sure nobody is hurt. Check yourself for injuries first. You're unlikely to be seriously injured in a minor accident, but you should still check for whiplash or concussions. Check your passengers as well. Ask them if they feel any pain or discomfort. Headaches could be indicative of a concussions, so pay particular attention to what your passengers say.^[1]

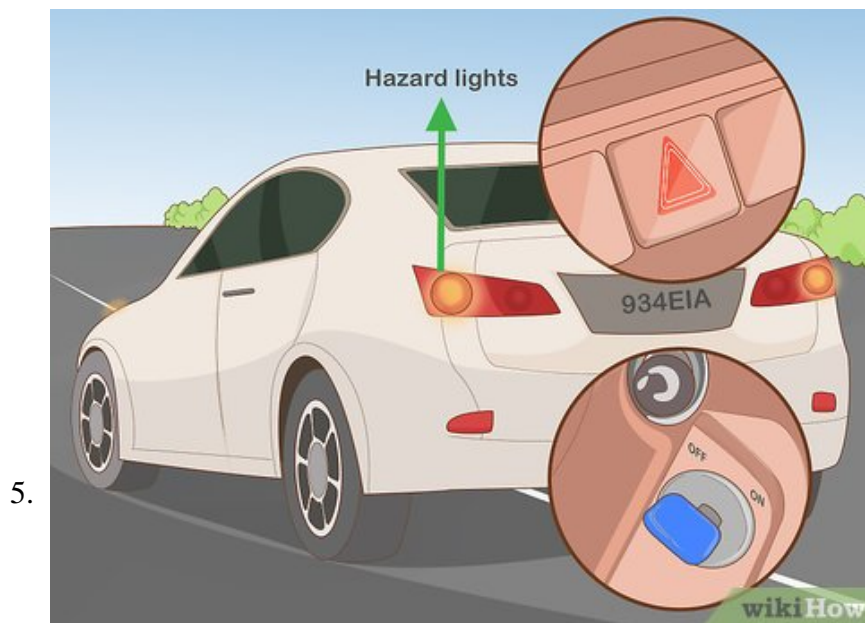


Call the police as soon as possible. It's important to call the police, particularly if repairs are going to be needed. The police report will help the insurance companies determine who is responsible for paying.^[2]

1. Ask the police if you should cautiously move the car out of the travel lane, if it will move and it is safe to do so. Do not move far lest the other driver think you are trying to flee.



Move your car safely. Depending on the accident, you might need to move your car to avoid putting other drivers in danger. For instance, if your car is in the middle of a traffic lane, you should try to move it to the side of the road.



Turn on your hazard lights and turn off the engine. The hazard lights will be a first warning to other drivers of a possible obstruction; doing this makes things safer both for you and incoming traffic. Make sure to turn off your engine. A damaged, running engine can leak fluid and cause problems.^[3]

6.



Get out of your car if it's safe to do so. In a minor accident, your car is unlikely to be at risk of catching fire. Do not step out into fast-moving traffic--go out the opposite door if necessary. The police will be able to direct traffic away safely soon. Be especially careful at night. It is much better to have someone hit your car with you in it than to have them hit you out of it.^[4]

Method 2 of 3:

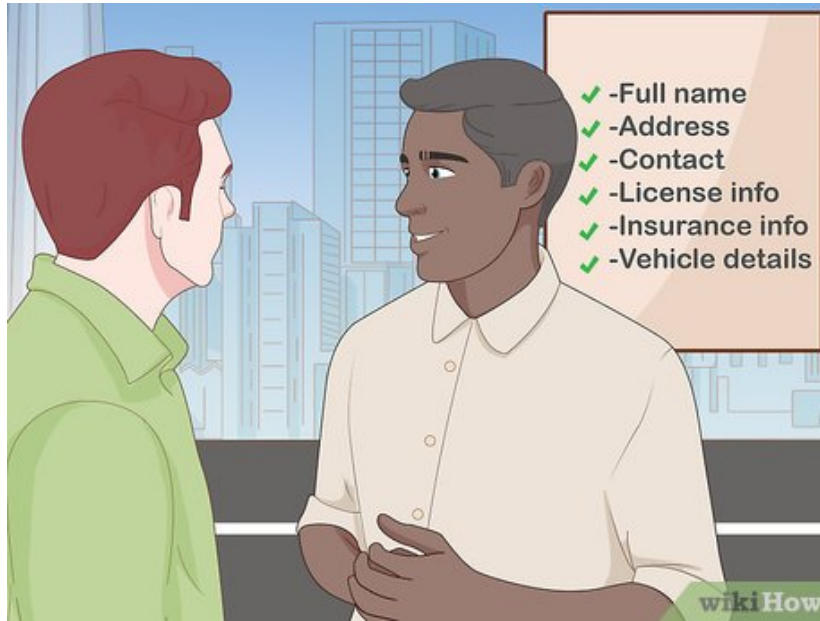
Collecting the Information

1.



Look for witnesses. If the accident happened in sight of pedestrians, a shop, or other drivers, ask them to stay on the scene until the police arrive so that they can provide statements. If possible, get their name and phone number.

2.



Exchange information with the other driver. After the police officer has finished taking statements and completing the report, you should get the other driver's information. Make your information freely available as well; people might think you're at fault if you try to hide anything. The following information should be exchanged:

1. Full name, address, contact information
2. Driver's license numbers
3. License plate number
4. Insurance company and policy number
5. Make, model and color of the vehicle^[5]

3.



Document the incident. Write down any information you receive from the police officer and the other driver. Take pictures of the scene with your phone.^[6] You'll want to get pictures of the location itself, including stop signs, traffic lights, and other elements you think might have played into the accident. The

insurance company will ask many questions, and you can use these pictures as a reference. Make sure to get pictures of the damage to the vehicle as well.

Method 3 of 3:

Reporting the Accident

1.



Tell the police officer exactly what happened. Be specific and don't exaggerate. Try to provide as much detail as possible, including the timeline of events, damage on your vehicle, and the health of all involved.

1. Ask the officer where you can obtain a copy of the police report.
2. If the officer provides a reference number for the police report, make sure you jot it down.

2.



Avoid admitting fault. Even if you think you caused the accident, you should never admit to be at fault. Insurance companies hire a number of experts that will determine who is at fault. However, if you tell people you're at fault, and it's on record, you might be held responsible for damages.^[7]

1. Be especially careful to not admit fault when talking to the other driver or the police. If you do so, it'll be recorded in the police report.



Notify your insurance company of the accident. Some insurance companies require that you inform them of any incident, including minor accidents with not much damage.^[8] This will usually just involve answering questions about the incident.



Make a claim with your insurance company. Making a claim means you're actually seeking compensation from the insurance company. It starts with you contacting the insurance company; they will then obtain the police report and contact the other driver's insurance company. They'll likely ask you to visit a mechanic to have the damage to your car evaluated as well. Keep in mind, however, that there are

certain circumstances when you might not want to file a claim:

1. A one car accident, where you're only slightly injured if at all.
2. You can afford the damage to your vehicle, or the repairs are largely covered by the policy's deductible.
3. Damage to either car is minor or nonexistent.^[9]

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