

Auto accidents are a pretty common occurrence. You may someday find yourself involved in one. What you do and say after an accident can often have a big impact on who is ultimately blamed for the accident and thus whose insurance pays out for the damages. Here are some tips to help you move through the process in a way that should ultimately leave the blame for the wreck with the person who actually caused it.

Get a police report. Seems obvious but I have seen situations where people were so convinced that they were at fault that they agreed to pay for the damages, only to be surprised when the other party's insurance paid for the damages instead. I have seen accidents where the person at fault denied even being in a wreck. The police report is designed to protect you if you are not at fault. Always call the police, no matter how small the accident. The police report will provide the insurance adjuster with the drivers names and contact information, witness information as well as a brief summary from the officer. If you don't think the accident was your fault, then tell the police officer this.

Get the other party's information. If they are in a hurry and don't want to wait for the police, don't let them leave without getting as much contact information about them as you can. This should include the make and model of the car and the license plate number as well as the driver's name and contact information. If you are in a hurry, try to let that go and be patient enough to wait for the police officer. Recently one of our clients who claimed she wasn't at fault in an accident didn't wait around for the police officer to arrive. She was shocked to read the police report later as it didn't accurately reflect what she thought happened.

Take a lot of photos. These days almost everyone has a camera on their phone. Take photos of anything and everything you can think of. Include photos of skid marks, debris fields as well as photos of the cars both before and after they are moved from the scene of the accident. It is difficult to know just what might be important later so the more photos you can take, the better.

Make your statement. Your statement about what happened will need to be made with the officer but then you will need to record a statement later with the insurance adjuster. When you give your statement to the adjuster, be sure to include everything you can think of, no matter how trivial it may seem to you. The adjuster will compare your statement with the summary provided by the police report and along with that and the other party's statements and photos will then decide who is at fault.

If you have any difficulty with any of your claims, you know we are here to help you through the process. If you are Clinard Insurance client, then you will not be alone in the process of settling a claim. We are here to help you through the claims process in any way that you need us.