

Very few of us are ever involved in car wrecks and as such, if you find yourself in an accident, you may be pretty flustered. Knowing in advance what to do may help you navigate those first few minutes after the collision. These 5 steps are the highlights of what you should do if you find yourself in an auto accident.

Most publications and writers on this topic will put calling the police at the top of their list of things to do. I don't disagree completely, but there are some caveats. If the accident is your fault, and there are no injuries and the damages are minor and you think you may be willing to pay for the damages yourself, then not calling the police might work out in your favor. Now I know that's a lot of ands followed by a might so let me explain further. In NC you will be charged insurance points for accidents deemed to be your fault. If the accident only involves property damage and the total damage is under \$1800 and you have no other tickets or insurance points on your record, then you will not be charged for this accident. But, if all of those conditions are not true and you want to avoid the insurance points, not calling the police will give you some additional hope. The insurance company would only find out about the accident if you file the claim or if the accident shows up on your motor vehicle record. Calling the police means that your record will indicate you were involved in an accident.

The second step to cover is avoiding additional damages and risks to you. This means you should move your car away from the roadway to avoid additional accidents. Keep yourself safely away from the street or highway while you are out of your vehicle.

The third step to remember is to get the correct information about the other driver. Of course this becomes even more important if you don't think the accident is your fault. You will need to get the other driver's name, driver's license number, phone number and insurance information and license tag number. In addition, be sure to verify the name of the owner of the other vehicle.

Step four covers documentation. Take as many pictures as you think you need to well document the damages to each car as well as the accident site. Find and interview any witnesses and be sure to get their full names and contact numbers so that you can reach them later if needed. The rule of thumb here is that the more information you can obtain, the better. Clinard Insurance Group customers can request a vehicle claim kit, complete with a camera and other tools to help you in an accident. [Click here to learn more about this kit.](#)

The last step is to file an accident report. If you feel that you are not at fault, then call the other party's insurance agent and file a claim with them for your damages. Ultimately you can expect the insurance company to contact you and perhaps ask you to provide a recorded statement of what happened.

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