

What to do after a crash

Easy · 10 min to read; keep the checklist in your glovebox · Free

Call 911 if anyone is hurt, and move the car out of traffic only if it's safe. Call the police, especially for injuries or a hit-and-run. Get the other driver's name, address, plate, insurer and policy number (copied exactly from their card), plus witnesses and the officer's badge number and report number. Take photos. You don't need to hand over your driver's license number. File the claim the same day, keep notes of every call, and don't accept a settlement you think is unfair.

YOU'LL NEED

- ☐ Your proof-of-insurance card (paper or app)
- ☐ A pen and paper, in case your phone is damaged
- ☐ Your phone, charged

WHAT TO KNOW

- 1 **Safety first.** Call 911 if anyone is hurt. If your car can be driven, move it out of traffic if you can do it safely.
- 2 **Call the police, especially if anyone is hurt or it's a hit-and-run.**
- 3 **Exchange information.** Get the other driver's name, address, phone number, plate number, and insurance company and policy number. Copy the insurer and policy number exactly as printed on their proof-of-insurance card. Share your name, address and insurance information too.
- 4 **Keep your driver's license number to yourself.** The NAIC says you don't need to share it with the other driver, because criminals can use it to confirm your identity. If the other driver won't give you their insurance information, write down their license and plate numbers for your insurer.
- 5 **Document the scene: the other car's make, model, year and plate; witnesses' names and contact information; the officer's name, badge number, and when and where to get the accident report and its number; and the time, date, exact location, skid marks, weather and road conditions.** Take photos or sketch the scene.
- 6 **File the claim as soon as you can, by calling the number on your insurance card or using your insurer's app.** If someone else caused the damage, contact their insurer too.
- 7 **Work with the adjuster.** Your insurer assigns an adjuster to assess the damage and decide the payment. Cooperate, and write down the date and content of every conversation.

Watch out Don't agree to "forget about it" and skip insurance. You may have hidden damage or injuries, or later find out you're being sued.

DAD NOTE *Breathe, check on people, then take pictures of everything.*

Full lesson: aptkeys.com/your-place/car-ownership/what-to-do-after-a-crash/

Checked October 2, 2026. Sources: National Association of Insurance Commissioners; North Carolina Department of Insurance.