

DON'T BE A CRASH TEST DUMMY

Tips to Keep You on Course After a Car Accident

According to the National Highway Traffic Safety Administration, more than 5 million motor vehicle wrecks occur every year. If you were in an accident, would you know what information you need for an insurance claim? The National Association of Insurance Commissioners (NAIC) offers these easy to follow tips to get the necessary information following a crash.

Be Prepared

Before you hit the road, it's important to understand your auto insurance policy. Your insurance follows the vehicle, not the driver. Always keep a copy of your current insurance card in the car with registration and other important documents.

Ask your insurance agent to explain the important elements of your policy to you, including your deductible and liability limits. You may even want to consider adding uninsured or underinsured motorist coverage to your policy if your insurance provider offers it. This clause could help protect you if you are in an accident with an uninsured or underinsured driver, and the accident was their fault. Check out this [consumer alert](#) for more information on your policy.

If you are a parent with a teen driver, sit down with them and talk about the risks of unsafe driving before you hand over the keys. Research shows that teens whose parents establish rules associated with driving privileges are less likely to get in a crash. For tips on how to prepare your teens for safe driving, click [here](#).

After an Accident

Getting into an accident can be stressful and chaotic; it's difficult to remember what to do immediately following a wreck. Many people are unsure about what information they need to share with and collect from the other driver. While individual state laws may vary, in most cases, you only need to provide your name and insurance information. Divulging more than that, such as your address or driver's license number, could put you at risk for [identity fraud](#).

To help take the worry out of collecting information and filing an insurance claim, the NAIC developed [WRECKCHECK](#), a free mobile app for [iPhones](#) and [Android](#) devices. This award-winning app walks you through a step-by-step process to create an accident report. *WRECKCHECK* allows you to take photos of the scene and document only what is necessary to file an insurance claim. You can even send the completed accident report to yourself and your insurance agent. If you don't have a smartphone, you can download a printable checklist [here](#) to keep in your glove compartment.

WRECKCHECK also provides tips on what to do immediately following an accident:

- Remain calm and assess the scene. Do not get out of your car if it is not safe to do so.
- Call the police and inform them of any injuries. If the police are not dispatched, file an incident report. This may assist you with your claim.
- Be courteous, but do not admit fault.
- Get names and contact information of any witnesses.

Filing the Claim

It's best to start the claims process as soon as possible, while the details of the accident are still fresh in your mind. When you call your insurance company or agent, have available the police or incident report, your insurance information, and a copy of the accident report that you created at the scene. Take notes, including the name and contact information of the person you spoke with, during any conversations you have with insurance companies, claims adjusters or auto shops.

Your insurance company should be able to file the claim and work with the other insurance companies on your behalf. Keep in mind that you may be asked to do an interview with the other driver's insurance company so that they can investigate the circumstances of the accident as well. A claims adjuster or auto repair shop will likely examine the damage to the car and talk with you about the accident. Your insurance company will use the adjuster's findings as the basis of their settlement.

Talk to your insurance company about whose coverage will pay for damages to the vehicles, for rental car expenses or medical costs as a result of the accident. Some of these expenses will depend on who is at fault, what coverage you have on your policy, and what state you live in.

More Information

The Kentucky Department of Insurance can help you understand the laws in your state or settle a claim with the insurance company. Click here to find them online: <http://insurance.ky.gov>

For more information and tips on how to save money on your premiums, visit www.InsureUonline.org.

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About the NAIC



[The National Association of Insurance Commissioners \(NAIC\)](http://www.NAIC.org) is the U.S. standard-setting and regulatory support organization created and governed by the chief insurance regulators from the 50 states, the District of Columbia and five U.S. territories. Through the NAIC, state insurance regulators establish standards and best practices, conduct peer review, and coordinate their regulatory oversight. NAIC staff supports these efforts and represents the collective views of state regulators domestically and internationally. NAIC members, together with the central resources of the NAIC, form the national system of state-based insurance regulation in the U.S. For consumer information, visit insureUonline.org.