

Auto Insurance Claim Checklist

What to do after a car accident

Safety checklist

Immediately following a car accident, take these steps:

- **Move your vehicle to a safe location (if possible).** Otherwise, don't move vehicles unless required by law. Take photos of vehicles before moving them.
- **Check to see if anyone is injured.** If you or anyone in your vehicle is injured, get appropriate medical care as soon as possible.
- **Call the police.** Even if the other party says it's their fault or they'll take care of the damages, call anyway. Save the officer's name and phone number and the police report number.

Document

- **Exchange information.** If another vehicle is involved, exchange insurance and contact information with the other driver.
- **Identify witnesses.** If there are any witnesses, attempt to get their names, addresses and contact information.
- **Obtain the tow company's information.** If your vehicle is towed from the scene, be sure you have the company's name and phone number.
- **Avoid discussing fault.** In particular, don't make any admissions of responsibility.
- **Document what happened.** Recording a voice note on your cell phone can help you remember key facts later. Take photographs of the damage.
- **Report your claim as soon as possible [online](#) or by calling [800-999-1030](tel:800-999-1030).** Reporting your claim while the events surrounding it are fresh in your mind and witnesses are available allows you to give us the most complete and accurate information possible.
- **Notify your agent.** This will allow your agent to update your policy with any applicable vehicle changes.
- **If you arranged a tow on your own,** submit your receipt to us at roadservice@horacemann.com.