INSURANCE IQ

An educational guide from DLS Consul10 Solutions

What to Do Right After a Car Accident

Step-by-Step Checklist & Insurance Claim Guide

A calm, practical guide to the first minutes, the first calls, and the claim that follows.

Keep a copy in your glove compartment or on your phone. Safety comes first; paperwork can wait until you are out of danger.

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1 At the scene: safety first

Check people before vehicles

Check yourself and passengers for injuries. Call 911 for injuries, immediate danger, fire, or other emergencies. Follow the dispatcher’s instructions.

Get out of traffic if safe

Turn on hazard lights. If the vehicle can be driven and it is safe to do so, move it out of traffic. Otherwise stay in a safe place and wait for help. Do not step into moving traffic to take photos.

Contact police

Report the crash as required locally. If an officer responds, ask for the officer’s name, badge number, agency, and report or incident number. If no officer comes, ask how to file a report.

Seek care when needed

Get urgent help for serious or concerning symptoms. If pain or symptoms appear later, seek medical evaluation and tell the clinician about the collision. Keep records and follow medical advice.

2 Capture the facts

☐ Exchange names, phone numbers, driver and vehicle details, insurance company and policy information. Share your own information as required.

☐ Photograph both vehicles, license plates, visible damage, road signs, traffic controls, debris, and the wider scene when safe.

☐ Write down the date, time, exact location, travel direction, weather, and a short factual account while fresh.

☐ Get witness names and contact information; save any dashcam footage.

☐ Stay courteous and factual. Avoid guessing about fault or injuries and do not sign a release or accept a quick settlement at the scene.

Helpful habit: Photograph documents only with the other person’s cooperation and keep personal information secure.

3 Start the insurance claim

Notify your insurer promptly

Use the number on your insurance card or the insurer’s app. Explain when and where the crash happened, who was involved, and whether there are injuries or towing needs. Ask for a claim number and the next steps. Review your policy’s reporting duties.

Choose the claim route

You may report a claim to your own insurer, the other driver’s insurer, or both as appropriate. Your own collision coverage can be useful while fault is investigated, subject to your deductible. A claim against the other driver depends on liability and available coverage.

Ask specific coverage questions

Ask about collision, medical payments or personal injury protection, uninsured or underinsured motorist coverage, towing, and rental or transportation benefits. Availability and terms vary by policy and state.

Keep a claim folder

Save photos, report details, estimates, tow and rental receipts, medical bills, messages, and a dated log of calls. Record the adjuster’s name and contact details.

4 Repairs, rental, and injuries

Inspection and repair

Ask when the vehicle will be inspected and whether it is safe to drive. Get a written estimate. If the shop finds hidden damage, ask it to send a supplement to the insurer before additional work.

Rental and towing

Confirm eligibility, daily limits, duration, approved charges, and reimbursement requirements before incurring costs. Keep every receipt.

Medical records

Keep a timeline of symptoms, visits, diagnoses, prescriptions, work missed, and out-of-pocket costs. Tell the adjuster when you have ongoing treatment; ask what documentation is needed.

Possible total loss

Ask for the vehicle valuation report and review mileage, trim, options, condition, comparable vehicles, deductible, tax or fee treatment, loan payoff, and any gap coverage.

5 Review the decision before you close the claim

☐ Request the estimate or settlement explanation in writing. Check what is included, excluded, and subject to a deductible.

☐ Compare the repair scope with the shop's findings; send photos, receipts, and other missing evidence.

☐ If you disagree, ask the adjuster to explain the decision and how to submit a reconsideration or supplement.

☐ Before signing a release, understand what claims it settles, especially if injuries are still being evaluated. Seek qualified legal advice for a serious injury or disputed liability.

☐ If unresolved, use the insurer's complaint process or contact your state insurance department.

Your questions for the adjuster

☐ What is my claim number, and who is my point of contact?

☐ Which coverages may apply, and what deductible or limits matter?

☐ When will the inspection happen? Can I choose my repair shop?

☐ Is a rental covered, at what rate, and for how long?

☐ What additional proof do you need, and when should I expect an update?

Sources and scope

More practical insurance education: Insurance IQ on YouTube (@InsuranceIQ-r5q). Produced by DLS Consul10 Solutions. Some future videos or linked resources may include affiliate links; any paid relationship should be disclosed beside the specific recommendation.

For additional guidance: NAIC Consumer Guide to Auto Insurance; Texas Department of Insurance: Were you in a wreck?; TDI: Dealing with the other driver's insurance. For other states, visit your state insurance department.

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Printable accident checklist

Use this page at the scene only when it is safe. Fill in missing details afterward.

Safety

- ☐ Check injuries; call 911 when needed
- ☐ Move to safety if possible; turn on hazard lights
- ☐ Request police help or learn how to file a report

People and vehicles

- ☐ Exchange names, contact details, and insurance information
- ☐ Record plates, vehicle makes/models, and witness contacts
- ☐ Get officer and report information

Evidence

- ☐ Take safe photos of damage and surroundings
- ☐ Save dashcam footage and note time, place, weather
- ☐ Write a factual description of what happened

Follow-up

- ☐ Arrange medical care for symptoms
- ☐ Notify your insurer and get a claim number
- ☐ Save receipts, estimates, and a call log

Date / time: _____

Location: _____

Other driver / contact: _____

Insurer / policy: _____

Witness / contact: _____

Officer / report number: _____

Claim number / adjuster: _____