

Daya's Custom Auto

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What To Do In Case Of An Accident

Auto accidents happen every day. They are unfortunate, but you must be prepared in case you are involved in one. Your chances are nearly 1 in 10 that you or someone close to you will be involved in an accident. Be prepared. Below are steps to take in the event you are involved in an accident. Also, print out the Accident Information Form and keep it in your glove compartment. It includes space for you to record information regarding the accident.

1. Stop your car and assist anyone who may be injured. Telephone the police or an ambulance if people are injured.
2. Exchange information with the other party. Obtain as much information as possible from the other party.
 - a. Name of insurance company
 - b. Telephone number
 - c. Policy number
 - d. Full name, address, and telephone number
 - e. Driver's license number of other party
 - f. Make, model, license plate, and year of vehicles involved
3. Get the names, addresses, telephone numbers of any witnesses to the collision. (If you don't get the information now, it may be impossible to locate those people later.)
4. If possible, take photographs of the scene and damage to the vehicles.
5. Write down everything that happened during the collision while at the scene. If you are unable to do this at the scene, do it as soon as possible thereafter. (Write down statements that other people made. Memories soon fade you may not remember the details at a later time.)
6. Do not discuss fault with the other party. Never accept responsibility for the collision at the scene. There is plenty of time later to determine who is at fault. It is not always clear who the at-fault party is. If a person makes a claim against you, you should refer them to your insurance carrier. Never discuss your claim with the attorney or adjuster for the other side.
7. Telephone your insurance company and obtain an auto accident claim number. As soon as possible following the collision, call your insurance representative to obtain a claim number then give this information to your attorney. Your attorney can then let the insurance company know that they will be representing you through this process. Some insurance companies may deny an obligation to pay benefits if you do not notify them promptly.
8. You are not required to speak with the at-fault party's insurance company. Do not make any statements or agree to allow them to take a recorded statement.
9. Put all of the information you have gathered in a safe location and keep the information until your case has been settled.