Q: What if I am in an accident in which I hit something other than another vehicle?

A: The same process should be followed as in the situation of colliding with an unattended vehicle. In particular, the accident must be promptly reported to the local police, and a report filed with the state. There have been instances in which drivers have run into objects such as fences and trees, and have suffered the consequences of not reporting those events.

You may think that no one is watching, but frequently somebody sees the accidents, writes down sufficient information about the vehicle involved, and calls the police. Don’t let this happen to you. It is far better to report the accident yourself. After all, that’s why you carry insurance.
Traffic accidents happen all the time, and yet people don’t always know what to do when they are involved in one. There are important steps to take, and failure to follow through can jeopardize your ability to be compensated for damages and the status of your driver’s license, as well as put you at risk for receiving traffic citations.

The first thing to remember is to remain at the scene of the accident. Leaving the scene prematurely is an offense with potentially serious consequences, so do not consider this as a convenient option.

You should also call the police, especially if someone is injured in the accident, even if the injury does not appear to be serious.

Next, make a full exchange of information with all others involved in the accident. This information should include names, addresses, phone numbers, driver’s license numbers, automobile registrations and insurance policy information. The names, addresses and phone numbers of any witnesses to the accident should also be obtained. Limit your exchange of information to these points. Do not discuss the circumstances of the accident with anyone on the scene. In particular, do not admit fault, even if you believe you were in the wrong. You may well have opinions as to what led to the accident, but keep them to yourself.

Once info is exchanged. . .

Once all such information has been exchanged and the police have completed their on-site investigation, there are still some important things to do.

First, call your insurance agent and report the incident. This will not automatically cause them to raise your premiums or have any other negative effects; it simply puts them on notice that an accident has occurred.

Second, file an accident report with the Department of Transportation. Your insurance company will be able to provide you with a form for completing this. The report should be filed within ten (10) days of the accident’s occurrence. Filing of this report is required by law.

At this point, the insurance companies will take over the responsibility of settling claims for damages, and all you need to do is cooperate with them in that process.

Questions and Answers. . .

Q. What if I do leave the scene of an accident?

A. If you do, don’t be surprised if a police officer is at your door soon after, to present you with a ticket charging you with that offense. It is usually charged as a misdemeanor, and can have serious consequences.

Q. What if I am in an accident in which I hit an unattended vehicle?

A. In that case, you must leave a note attached to the vehicle, giving your name, address, phone number, vehicle registration, and owner of the vehicle if it is someone other than you. You must also promptly report this to the local police, and file the accident report, as in any other accident.