

Were you in a wreck? Tips for auto insurance claims

[Español](#)

It helps to know what will happen with your insurance claim after you're in a wreck. Use these tips to learn what to do and what to expect. And we hope you're back on the road soon.

1. At the accident scene

If no one was injured, move out of the road. If someone was injured or the other driver drove away, call the police. Get a copy of the police report for your insurance company. If you can't drive your car, the police will call a tow truck driver. You can tell them to take it to a car storage lot or body shop of your choice.

Get this information for your claim:

- **Collect the other driver's information.** Take a picture of their insurance card and driver's license. If they don't have an insurance card, ask for their name, phone number, insurance company name, and policy number. Give the other driver your information.
- **Take pictures.** Get pictures of the other cars involved, including license plates and damages. Also get pictures of street signs and road angles.
- **Talk to witnesses.** Ask for names and phone numbers.
- **Write down details.** Include the location, time of the wreck, weather conditions, and what happened.

2. After you get home

- Call your insurance company to report the accident.
- Get the name and phone number of the adjuster assigned to your claim.
- If you went to a doctor, keep medical records and bills to show your insurance company.

3. Getting your car repaired

Your insurance company might give you a list of body shops, but you can take your car to any shop you choose. Your insurance company will give you a repair estimate. If it costs more to repair your car, the body shop will give your insurance company a new estimate. Your company will pay for the extra repairs if it agrees with the estimate.

4. The other driver was at fault

You can report the wreck to the other driver's insurance company. Their insurance should pay for your car repair, medical bills, and a rental car. If the other insurance company won't pay the full amount or refuses to pay, file a claim with your company. Your insurance company will try to recover the money, including your deductible, from the other driver's insurance and give your deductible back.

5. The other driver didn't have insurance or drove away

Most auto policies include collision coverage that will pay for your car repairs. Your auto policy might have medical payments and personal injury protection coverages that will pay medical bills.

If you have [uninsured/underinsured coverage](#) in your auto policy, it will pay for your car repairs, a rental car, and pain and suffering. The deductible is usually lower than your collision deductible.