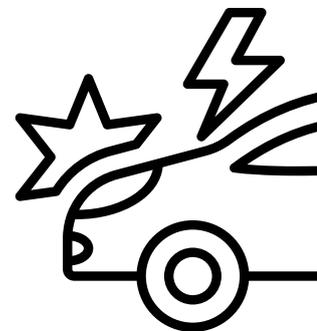


ACCIDENT RESPONSE CHECKLIST



IMMEDIATELY AFTER THE ACCIDENT

- Stay calm and assess the situation
- Turn on hazard lights
- Move the vehicle to a safe location (breakdown lane on highways) if possible
- Turn off the engine
- Check yourself and passengers for injuries
- Call 911 if anyone is injured, there's significant damage, or you feel unsafe
- Request medical assistance if needed
- Do not move seriously injured persons unless the vehicle is unsafe

REPORT THE ACCIDENT

- Call 911 if injury, fatality, or property damage exceeds your state's threshold
- Contact your insurance company within 24 hours (or per your policy timeline)
- Provide your policy number to your insurer
- Note police officer names, badge numbers, and case/report number

EXCHANGE INFORMATION

- Get other driver's full name and phone number
- Record other driver's address
- Collect driver's license number and license plate number
- Note vehicle make, model, year, and VIN
- Get insurance company name, policy number, and contact information
- Do NOT admit fault or discuss liability

ACCIDENT RESPONSE CHECKLIST

GATHER EVIDENCE AT THE SCENE

- Photograph all vehicle damage from multiple angles
- Capture license plates and VINs of all vehicles
- Document skid marks, debris, traffic signs, and road conditions
- Photograph weather, lighting, and visible injuries
- Take photos of vehicle positions relative to each other
- Keep pre-accident photos of your vehicle on your phone for comparison

COLLECT WITNESS INFORMATION

- Identify potential witnesses (pedestrians, nearby businesses, other drivers)
- Collect full names, phone numbers, and addresses
- Get brief statements about what they observed
- Ask if they have dash cam footage

SECURE DASH CAM FOOTAGE

- Press emergency lock button on the dash cam immediately
- Remove the SD card to prevent overwriting
- Create multiple backups on different devices (external drive + cloud)
- Store the original file securely
- Do NOT edit or delete the footage
- Document each time the footage is accessed

CHECK FOR SURVEILLANCE FOOTAGE

- Look for cameras at nearby businesses, intersections, or residences
- Note camera locations
- Notify your insurer immediately about potential video evidence

ACCIDENT RESPONSE CHECKLIST

FILE YOUR INSURANCE CLAIM

- Contact your insurer immediately (ideally within 24 hours)
- Provide all evidence collected: photos, videos, police report number, witness info
- Supply contact details of all involved drivers and passengers
- Submit dash cam footage only after attorney review (if you have one)
- Maintain copies of all documentation

REPORT TO DMV (IF REQUIRED BY YOUR STATE)

- Check your state's DMV reporting deadline (typically 5–30 days)
- Gather: date, time, location, and details on license info, VIN, insurance, injury/damage
- Complete your state's accident report form (SR-1, MV-104, etc.)
- Submit online, by mail (certified), or in person at DMV

SEEK LEGAL CONSULTATION IF:

- You've sustained serious injuries
- The other driver disputes liability
- Your insurance company denies the claim
- Your accident involves a government vehicle
- Multiple parties are involved or liability is unclear
- You're unsure about your rights or settlement value