



Federal Credit Union
INSURANCE

Insurance Checklist

What to Do After a Car Accident

- ☐ Stay calm and make sure everyone is safe
- ☐ Move any impacted vehicles out of traffic if possible
- ☐ Contact the police - Dial 911
 - ☐ Provide driver's license & insurance information
 - ☐ Recount the incident accurately
 - ☐ Request a copy of the police report for your insurance company
 - ☐ Officer Name _____
 - ☐ Officer Badge Number _____
- ☐ Take photos of damage to both vehicles
 - ☐ Front
 - ☐ Driver's side
 - ☐ Passenger side
 - ☐ Rear
- ☐ Obtain other driver's information
 - ☐ Name _____
 - ☐ Address _____
 - ☐ Make & model of vehicle _____
 - ☐ Driver's License # _____
 - ☐ Phone Number _____
 - ☐ Insurance _____
- ☐ Contact your insurance provider and let them know an accident occurred

Never pay for another person's damages out of pocket.

While it may seem like the quickest way to resolve a situation, doing so can jeopardize your insurance coverage. The cost of an accident often extends beyond visible vehicle damage and may include rental car expenses, medical bills, lost wages, and other claims that arise later. By paying the other party directly, you may unintentionally admit fault and prevent your insurance carrier from properly investigating and handling the claim.