Here’s what information you need to get after a car accident.



When you’ve been in a car accident, it’s important to know what information to get to expedite your insurance claim and what information you should keep to yourself.
However, health and safety are always the first priority. So, before you give or get any information, take these four steps first:

1. If you are injured, call 911.
2. Check on any passengers in your car. If anyone needs medical attention, call 911.
3. If your car is still drivable, move it to the shoulder of the road and turn on your hazard lights. If it’s not, exit the vehicle and walk to the side of the road for safety.
4. Call the police to let them know an accident has occurred. They will fill out an accident report.

Important information to exchange at the scene.

With the other driver:

- Full name and contact information
- Insurance company and policy number
- Driver’s license and license plate number
- Vehicle registration information
- Vehicle make, model, year, and color

If there are witnesses at the scene, ask for their contact information, as well.

When the police arrive:

- Provide your driver's license and insurance information
- Describe exactly how the accident happened
- Get the name and badge number of all officers at the scene
- Request a copy of the police report — you'll need this for your insurance claim

If the accident is minor or officers are unavailable, police may not come to the scene. In this case, you can usually file a report yourself at your local police station.

Document the accident.

Use your phone to take photos of:

- Damage to your vehicle, from multiple angles
- Damage to the other vehicle, from multiple angles (also note if the car appears to have damage that was there before the accident)
- The other vehicle's license plate
- The overall accident scene

Also, write down or record a voice memo of exactly how the accident happened. Don't assume you'll remember all the details later.
Other things to note:

- Do the driver or passengers in the other vehicle appear to be injured, or are they mentioning injuries? (Your claims adjuster may ask you about this.)
- Are there any surrounding businesses that may have cameras that captured the accident?

What not to share.

- Don't admit fault or apologize at the scene of the accident. It's a stressful time, and you have only your viewpoint of what happened; for instance, you may not be aware that the other driver contributed to the collision by speeding or failing to yield. When speaking to the police, just give the facts of exactly what happened. Maine, New Hampshire, and Vermont are all at-fault auto insurance states, which means if you're found to be at fault, you'll be liable for damages.
- Don't discuss your physical condition. Don't say, "I'm not hurt" or "I'm fine," or offer any details about your injuries (except to medical professionals at the scene). Some injuries could take days or weeks to manifest symptoms, and if you decide to file a personal injury claim, statements like this could be used against you.
- Don't engage with an angry driver. Don't get drawn into an argument about fault, and if the other driver is hostile or aggressive, stay in your car and don't interact with them.

Call your auto insurance provider.

Call your insurance company and let them know you've been in an accident. They can help you start your claim and talk you through the next steps.

If you have an auto policy with Patriot Insurance Company, there are three ways you can file a claim:

- Call your local, independent agent
- Call Patriot Insurance Company at 866-460-1776
- File your claim online

Even if you plan to file online, it's still a good idea to call your insurance agent or representative from the accident scene. They can help you make sure you've gathered all the necessary information.
Now that you know what to do after an auto accident, you'll be more prepared to handle a fender bender. Make sure you're prepared financially, too, with a great auto insurance policy.

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