



## What To Do If You Are in an Auto Accident

At some point in our lives, we may have a car accident. Many people do not know what to do when this happens. Here are a few tips to keep in mind:

- Stop your car. Be sure to not leave the accident scene.
- Get the police and medical help right away. Use your cell phone or get someone else to make the call. In most U. S. towns, you can call 911.
- When police get at the scene be sure to:
  - Tell them what exactly occurred.
  - Follow their instructions.
  - If you are able, write down the officer's name.
  - Get a copy of the police accident report.
- Get this info from the other driver:
  - Name:
  - Address:
  - Telephone number:
  - Their insurance company:
  - Names and addresses of all passengers
- Get the names, addresses, and phone numbers of all witnesses.
- Write down all the accident facts as soon as you can.
- Call your insurance company at once to inform them of the car accident. There is a time period in which you need to do this. So read your policy.
- Show the damaged car to your claims agent, before you get your car repaired. If it is confirmed that the other driver is at fault, show your car to their claim's agent.
- You may need to get more than one repair shop estimate. You do not need to use the repair shop the insurance company suggests. If your repair shop charges more than the other company's suggested shop, you may have to pay the difference.
- If your car is a total loss, it means the cost to fix it is more than what it is worth. Most total loss claims are settled by:
  - Replacing the car with a comparable one.
  - Or offering the actual cash value of the car using national or computer market data sources.
- You must cooperate with the insurance company's investigation.

Illinois law states all drivers must carry a minimum amount of insurance for damages they cause in an accident. The amount needed is: \$20,000 per person, \$40,000 per accident for bodily injury liability, and \$15,000 for property damage liability. Also, Illinois law requires insurance companies to get in touch with you within 21 working days after they are told of the car crash.



When you caused the car crash, you file a claim with your insurance company. When the other driver caused the accident, you have the option to file a claim with your own insurance company or their company. When you file with your own it is called a "first-party" claim. If you file a claim with the other driver's company it is called a "third-party" claim. Insurance laws differ between the "first-party" and "third-party." It is vital you know what your rights and duties are in both cases.

So read your policy. If you have questions, talk with your insurance company or the other driver's company.

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