

How to deal with parking lot accidents

It's only a common fender bender, but all parties involved should know what to do.

Especially during the holidays, but even on many typical weekends, parking lots at malls and supermarkets are packed, increasing the possibility of a fender bender and **door dings on your car, truck or SUV**.

If you hit, scrape or otherwise damage a parked car — or if you're the victim of such an accident — don't panic. Here are some simple steps you can take:

What to do when you hit someone's car in a parking lot

- **Don't drive away from the scene of the accident, no matter how minor.** If another customer or a surveillance camera spots you, you could be punished with hit-and-run charges.
- **Track down the other car's owner.** Head into the store and speak to someone at the customer service desk. Describe the car to the employee, and have him or her announce it over the store's loudspeaker.
- **Leave a note.** If you're unable to learn the other driver, jot down basic information — your name, phone number and a brief explanation of the accident — and place it in a secure spot on the car. Write down the license plate number and take a photo of the damage if you have a camera or smartphone with you.
- **Call the police (if necessary).** Depending on how extensively the car has been damaged, you may want to involve the police. They'll document the accident and they may help you find the other car's owner.

What to do if someone hits your car in a parking lot

- **Contact your insurance agent.** Let him or her know what happened as soon as possible. Your agent will help you determine the next steps.
- **Record evidence.** Take pictures of the damage with your phone or a camera, if you have one on hand.
- **Take thorough notes.** If the other driver is still around, jot down his or her name, address, phone number, driver's license number and insurance company. Gather as much information as possible.

What to do if you witness a crash in a parking lot

- **Provide assistance.** If the offending driver is gone, help the other driver document the damage. Give the driver your contact information, in case his or her insurance agent or the police need to contact you for further comment.

To aid in parking, more and more **assisted-driving features** are being introduced. But these technologies can't drive for you — it's still important to stay cautious behind the wheel. Learn how to keep being a smart driver with these **defensive driving tips**.