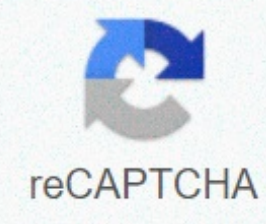




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## Car accident reporting procedure singapore

Do you know what to do immediately after you're in a car accident? It's something no one likes to think about, but the average driver in the U.S. will be in three to four auto crashes over their lifetime. Team Clark talked to some experts to come up with the best plan of action the next time you're in a car accident. Follow These Steps the Next Time You're in a Car Accident Quick Links: 1. Find a Safe Place This might go without saying, but the moments following a car accident can be frantic and confusing. Your number one priority should be trying to limit any further damage to person or property. "The first thing you want to do if you're in a car accident is, if you are able to get out of your car, you want to make sure you're in a place where you can't be hurt by oncoming traffic," says Atlanta attorney and former Fulton County (Georgia) magistrate court judge Quinton Washington. If you don't feel like it's safe to leave your car, wait for authorities to arrive. If the accident was a minor one and you can move your vehicle out of the travel lanes safely, you should do that as well. The next thing you'll want to do is call the local emergency services where your accident took place. Almost anywhere in the U.S., you can do this by dialing 9-1-1. A dispatcher will then send police, ambulance and/or fire help as warranted. At this point the authorities will begin investigating the accident. "The law is generally going to inform the officer investigating your accident on what they're going to do," Washington says. "For example, if you hit someone from behind, that's clear liability. But if it's questionable at all who was at fault in the accident, you want to give the officer your side of the story. That way they can make a determination on whether or not they should give a ticket and to whom." The police may need to do a crime scene investigation to determine if the party that hit you may have been impaired in any way — or doing anything that may have been distracting them. Those determinations could have an impact on the insurance that you may be eligible to collect on if you decide that's a route you want to take. 3. If You Are Hurt, Get Medical Attention Immediately While all of this is going on — and as soon as possible — you need to determine whether or not you're hurt. "You need to determine that right then and there at the scene," Washington says. "This is one of the things that people who are considering compensation for personal injury accidents are going to look at. Adjusters and insurance companies have checklists." Those checklists, he says, might include questions like: Was the party hurt? Did they leave the scene in an ambulance? What happened when they went to the ER? After the ER, were there visits to another doctor for a course of treatment? "If there are a couple of weeks of time between the accident and when you decide that you're in pain, insurance companies are going to be much more skeptical," he says. "You have to remember that if cars are hitting each other, and a person who weighs way less than those cars do is absorbing some of that impact, you may not know what the effects may be immediately. You will likely have so much adrenaline running through your body could be fooled into thinking it's fine when it's not." 4. Get Pictures of the Scene, If Possible As we mentioned earlier, the authorities will write up an accident report and make sure they have contact and insurance information from the drivers involved, but there's something else you should do at the scene to protect yourself. "Always make sure you get pictures of the accident scene," Washington says. "You want to document the property damage to both your vehicle and the other party's vehicle. That way, when you're called by the insurance company you can accurately describe what happened as you remember it — and that the other driver is being honest, as well." Another thing that you'll want to do in the aftermath of a car wreck is notify your insurance agent as soon as possible. Your insurance company will typically work with the other party's insurance company to work out who will pay for damage and any potential medical bills. "An insurance company is going to make a second determination (apart from that of the authorities) after they talk to their insured as to whether or not they're going to pay out on a claim," says Washington. Money expert Clark Howard says that if the accident was clearly your fault, you'll want to admit that to the investigating officer and your insurance company. "You should only admit fault if you're comfortable saying you're at fault," Clark says. "But if you are at fault, you can really help the other person out if you call your insurance company and let them know that you accepted responsibility. The other person will be able to get a rental car and get their car processed through the body shop system much quicker." 6. Follow Up With Insurance and Keep a File Finally, dealing with insurance claims after an accident can be a lengthy process with a lot of information involved. For this reason, "it's really important to keep detailed records," Clark says. Make sure you maintain a file with all of the pertinent information related to your wreck. This includes: Photos Police reports Claim numbers Names and numbers of claims adjusters Receipts for any expenses related to the accident (rental cars or rideshare trips, for example) The more organized you can keep everything, the better prepared you'll be to work toward some resolution for your claim. Final Thought Hopefully, you won't need any of this advice anytime soon, but it's always best to be prepared. File these steps away with the comfort of knowing that if you do face the unexpected in the form of a car accident, you'll be well prepared for the aftermath. More Car Insurance Stories on Clark.com: how to report car accident in singapore. what is accident reporting procedure

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