



After a car accident: glovebox checklist

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At the scene SAFETY FIRST

- ☐ Stop. Check everyone for injuries. Call 911 if anyone is hurt.
- ☐ If no one is hurt and the car can move, get out of traffic. Turn on hazard lights.
- ☐ Call or notify the police. Get officer names, badge numbers, and the report number.
- ☐ Hit a parked car or property? Find the owner, or leave a secure note (name, phone, address) and report it.
- ☐ Stay calm and stick to facts. Don't argue about fault or discuss your coverage limits.

Swap & record EVERY DRIVER

- ☐ Name, address, phone, driver's license number.
- ☐ Insurance company, policy number, insurer phone.
- ☐ Vehicle year/make/model/color, plate, VIN; owner if different.
- ☐ Witness and passenger names and phone numbers.
- ☐ Location, time, weather and road conditions.

Photos ONLY WHEN SAFE

- ☐ Wide shots of the scene; damage on every car (close and far); all plates.
- ☐ Signals, signs, skid marks, debris; other driver's documents; any injuries.

Same day & next days PAPER TRAIL

- ☐ Call your insurer or start the claim in its app. Write down the claim number and who you spoke with.
- ☐ Get medical care if you feel hurt at all. Keep bills, receipts, and records of missed work.
- ☐ Child car seat in the car? Check NHTSA's rule on replacing it after a crash.
- ☐ Check your declarations page for collision, rental, towing, uninsured motorist, and medical payments coverage.
- ☐ Get a copy of the police report. Keep estimates, receipts, and letters in one folder.

California WITHIN 10 DAYS

- ☐ File the SR-1 with the DMV if anyone was injured or killed, or damage is over \$1,000. Every driver files, fault doesn't matter, and police/insurer reports don't count (dmv.ca.gov/accidentreport).
- ☐ Claim delayed or unfair? CA Dept. of Insurance: 1-800-927-4357.

Emergency: 911 · My insurer's claim line: _____ · Policy #: _____

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