



## NEWS RELEASE

### *For Immediate Release*

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## Consumer Alert: What to do if you're involved in an auto accident

**Raleigh, NC – July 21, 2016** – Drivers set a new record in 2015, traveling more than 3 trillion miles on the nation's roads and highways, according to the U.S. Department of Transportation. While figures for 2016 are not yet available, early estimates indicate that the trending increase in travel continues.

Unfortunately, statistics show a strong correlation between the number of miles driven and auto collisions. Auto accidents are unpredictable and can be extremely stressful events that raise a number of different questions all at once.

The following consumer alert offers tips that can help you through the post-accident process in a way that helps you make decisions, reduces your uncertainty, and improves your claim experience.

### **BE PREPARED**

- Keep a copy of your auto insurance ID card with you at all times.
- Download Wreck Check™, a free auto accident checklist prepared by the National Association of Insurance Commissioners (NAIC) that is available as a smartphone app or as a printable document.

### **AT THE SCENE OF AN ACCIDENT**

- Call 911 if someone's injured.
- If your car is drivable, move it out of traffic.
- Collect important information at the scene of the accident. For example, the other car's make, model, year and license plate number, witnesses' names and contact information, and the name, badge number, and contact information for the officer who comes to the accident.
- The time, date and exact location of the accident, with notes of skid marks, weather and road conditions.
- Take photos of the scene and vehicles.
- If your car is damaged by a hit-and-run driver or is stolen, promptly call the police.

### **AFTER AN ACCIDENT**

- Call your insurance agent or company as soon as possible, regardless of who is at fault.
- Ask your agent or company representative how to proceed and what forms or documents are needed to support your claim.
- Supply the information your insurer requests.
- Keep good records, including notes with names and contact information of everyone you speak with, and copies of any bills related to the accident.
- Ask your insurance agent or company if there are any time limits for filing claims, submitting bills, or resolving claims disputes.

*For more information from the Insurance Federation of North Carolina, or to schedule an interview, call (919)539-1375.*

*The Insurance Federation of North Carolina (IFNC) is a trade association established in 2004 by the leading property and casualty insurance companies doing business in North Carolina. IFNC serves as the voice for the industry on legislative and regulatory matters and promotes consumer awareness on issues of importance to the property and casualty insurance industry.*

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