Handout B
Filing a Claim after a Car Accident

When you are involved in a car accident, there are certain steps you must take in order to file a claim. A claim is your petition to the insurance company for payment.

Directions: Read each of the statements below. You must first determine which steps are actually part of the claim filing process. If the statement is not actually a part of the claim filing process, mark an "X" in the box next to the statement. Then number all of the remaining statements in the correct sequential order.

Have everyone involved in the accident go to the hospital immediately to make sure no one is hurt

Telephone your car insurance company as soon as possible

Drive to a safe, quiet place and call your insurance company

Discuss the accident with the other driver to determine who is at fault

Keep copies of paperwork

Provide written notice of the accident, including facts about the event and contact information of persons involved and witnesses, to the insurance company as soon as possible

Evaluate whether or not to file a claim (can you pay for it yourself without busting your budget)

Have the "at fault" driver call their insurance company on the spot

Determine the extent of damages or injuries

Get the facts (other driver's information)

Call the other driver's insurance agency

Have all witnesses call your insurance company and tell what they saw

File a car accident report with police

Get your car fixed

Keep records of expenses related to the accident (lost wages, medical, etc.)

© 2013 PricewaterhouseCoopers LLP. All rights reserved. PwC refers to the United States member firm, and may sometimes refer to the PwC network. Each member firm is a separate legal entity. Please see www.pwc.com/structure for further details. This content is for general information purposes only, and should not be used as a substitute for consultation with professional advisors.