

Had an accident? Don't panic. SIB has your back.

Follow this step-by-step guide to ensure you take the right action and collect the correct information to save you time and trouble in the future.

INSURANCE CLAIMS GUIDE	At the Scene of the Accident
Step 1: REMAIN CALM	<ul style="list-style-type: none">● It is important to remain level-headed in high-intensity situations● Heightened emotions can lead to worsened conflicts between parties
Step 2: Check for injuries	<ul style="list-style-type: none">● Check passengers in your vehicle first, then check the other vehicle/other party● Check for unconsciousness, responsiveness, and level of injury
Step 3: Contact local authorities and EMS if necessary	<ul style="list-style-type: none">● Request the police file a police report● Official report will need to be obtained by the client afterwards
Step 4: Document the scene of the accident <i>*SAFETY PERMITTING*</i>	<ul style="list-style-type: none">● Take pictures of any damages to your vehicle, the other vehicle, or any other damaged property● Take pictures of the scene of the accident from 10-20 feet away
Step 5: Get out of harm's way <i>*If vehicles are driveable*</i>	<ul style="list-style-type: none">● Move vehicles to a nearby shoulder, parking lot, or less trafficked roadway
Step 6: Inform other drivers of your presence <i>*SAFETY PERMITTING*</i>	<ul style="list-style-type: none">● Do not stay inside a vehicle in a heavily trafficked space● Set up road flares or cones, or wear safety vest, if available● Move off of main road and wait for first responders
Step 7: Check for witnesses	<ul style="list-style-type: none">● Get a name and phone number● Advise the witness that it is for the insurance representative to contact them to document what they saw
Step 8: Have license, registration, and insurance ready for the police	<ul style="list-style-type: none">● Make sure information you have is the most up to date and accurate
Step 9: Exchange insurance information with the other party	<ul style="list-style-type: none">● Exchange insurance policy numbers● Collect contact information for any future inquiries● Do your best to receive and to give

	the most accurate and updated information
Step 10: Explain the basics, keep it simple	<ul style="list-style-type: none"> ● Stick to what happened <ul style="list-style-type: none"> ○ Ex: “I was driving straight and got hit on the passenger side” ● Avoid sharing too much detail <ul style="list-style-type: none"> ○ Ex: “I was having a bad day so I may have been distracted, but the light was still green so I gunned it. And then my phone rang” ● In high pressure situations, overthinking may lead to overexplaining, complicating the situation
Step 11: Get the police officer’s information	<ul style="list-style-type: none"> ● Find out the precinct, officer’s name, where you can get the police report
Step 12: File the claim with your insurance company	<ul style="list-style-type: none"> ● They can help you get a rent a car, or give advice about how to proceed ● They will make sure all paperwork and documents are up to date and accurate
Step 13: Ask your agent any questions	<ul style="list-style-type: none"> ● Contact agent in an emergency for them to guide you through or provide a solution ● Find out exactly what you need for your records and to submit to the insurance company - some form of data, sometimes pictures ● Aks about the process of getting a rent a car - will need claim number, may need to go to a rent a car location