



Filing a Police Report After a Car Accident

After a car accident, filing a police report is an important step in ensuring all the details are documented and all parties involved are protected.

It's important to contact the police any time you're involved in a car accident. Even when it is not, you are better off notifying the police to let them decide if they will come to the accident scene.

Once you've contacted the authorities, you will have done your part to protect your own interests and follow the law. This will work to your benefit if there is a lawsuit filed following the accident.

File a Report Even for Small Accidents

Even if there is only minor damage, it is still important to make sure an accident report is filed to document exactly what happened. The physical and medical damage isn't always apparent at the time of the accident, and you might notice additional injury or loss at a later time.

You don't know what the other person in the car accident will decide to do or say after you have left the scene. The police can help make sure the details are accurate.

Filing a Police Report and Making a Claim

Just because you file a police report does not mean you automatically are making an insurance claim. The police report serves only as a record of the incident.

Sometimes the parties involved in the accident choose to handle the financial issues between themselves rather than contact their insurance companies. This is not recommended and puts you at risk. Filing the accident report will not only provide your insurance company with a basis on how to handle your claim properly, but it will also give them an accurate crash report. This will allow them to represent you in anything that comes up about the accident, so you do not have to handle it yourself.

Do not leave the scene until the police take a full report. An accurate report will ensure protection for you if any legal problems arise due to a car accident. The police may help submit the report to the DMV for you if required.

Police Reports and Personal Injuries

No one is at their best after a car accident. You will likely be shaken up and not in a position to judge how you are doing. Police have experience in spotting potential issues and can be of help. They will also deal with the third party for you, which will provide some objectivity and relieve a lot of stress.

The police will question all involved parties and fill in the accident report details. Sometimes personal injuries don't show up until a day or two after the accident. If you

didn't file a police report and there is no record of the incident, it may make things harder for you in the long run, such as not getting any insurance coverage for your medical expenses.

If the Police Do Not Come to the Accident

There may be a situation in which a police officer is not available because of your location or other reasons. Here are some reasons the police may not come to the scene of the accident:

- ❖ In some provinces, the police are not required to go to the scene of an accident if the property damage value is too low. If you are concerned about injuries or other issues, make the police aware when you call it in. Having more information about what happened can help them decide if they will come anyway.
- ❖ The police may make the decision not to come if there are no injuries.
- ❖ If there is a public emergency or disaster underway, they may not be able to make it to the scene of the accident.

You should always make a call to the police on the scene and let them decide. If you are in a situation where the police do not come to the accident scene, make sure you document the accident and damages thoroughly yourself.

Information to Collect at the Accident Scene

If the police tell you they cannot make it to the accident, ask them what you should do. Make sure you take all the information necessary using a car accident form or information checklist. Also, take down the name of the person you spoke to when reporting the accident, in case you need it later in court or for a settlement.

- ❖ Find witnesses, if possible.

- ❖ Write down, take pictures, or make an audio or video recording with your cell phone of the damages, location, and the other party or witness versions of what happened at the scene, if possible.
- ❖ File your report with the police as soon as you can and give the police officer the information you collected.

You will need to file your own report and insurance claim if the police are not there to help. The information collected from the car accident can be one of the most important tools in determining fault and who is financially responsible for the car accident.

Always be honest and detailed with the police officer because it will help you in the long run. Filing a detailed and accurate report keeps the claims process smooth and quick, meaning you'll get paid faster on your claim.

What the Police Will Do at the Scene of a Car Accident

The police are there to help. They will be able to provide support to the parties involved in the crash, interview witnesses and gather all necessary information about the accident. They will do some or all of the following:

- ❖ Takedown basic information
- ❖ Make sure the area is secure and safe for traffic and all people involved
- ❖ Call any emergency services that may also need to get involved in helping, such as ambulances and fire trucks
- ❖ Give tickets if this is required due to violations or negligence
- ❖ Speak to witnesses, third parties, or any other people involved
- ❖ Evaluate the situation to help avoid scams or other questionable circumstances
- ❖ Prepare a report you can later use to file your insurance claim or use in court if needed

Know How to Contact the Officer Who Filed Your Report

After the accident report is filed, make sure you get a card and/or direct contact information from the police officer who filed the accident report.

Often after an accident, you may only remember additional details after you've rested and calmed down. These details can be very important, especially if the car accident claim snowballs into a lawsuit.

If you find you have remembered some key details after the accident report is filed, contact the police officer and see if you can add these details to the accident report.