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# NEWS

## Illinois Department of Insurance

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## **State Dept of Insurance Advises What To Do After an Accident** *If Involved In An Accident, Many Do Not Know What To Do For Insurance Claims*

CHICAGO - The Illinois Department of Insurance (DOI) offers some tips on what information is needed in the unfortunate case of an accident. According to the state's transportation department, there were almost 6,000 motor vehicle wrecks in Illinois from 2008 through 2012. Yet, with hundreds of motor vehicle wrecks occurring each year drivers may not know what to do following a crash. In addition to the tips, drivers are reminded that April is Distracted Driving Awareness and Enforcement Month, a campaign to raise awareness about the dangers of distracted driving.

"Getting into an accident is stressful and it can be difficult to remember what to do when the accident occurs. Many people are not sure what information to provide and obtain from the other driver. And people may worry about the insurance claims process. We offer the following tips on how to best prepare for the worst. And, of course, the Department of Insurance can assist drivers to understand the process or settle a claim with the insurance company," said DOI Director Andrew Boron.

The tips fall under three categories: (1) be prepared, (2) after an accident, and (3) filing the claim.

Be prepared - it's important to understand your auto insurance policy.

- Speak with your agent especially about your deductible and liability limits, and options for adding protection for uninsured or underinsured motorist coverage.
- Keep a copy of your current insurance card, registration and other important documents in your vehicle.
- Parents of teen drivers are urged to talk with them about the risks of unsafe driving.

After an accident - remain calm and assess the scene. Do not get out of your vehicle if unsafe to do so.

- Call police; inform them of any injuries. If police are not dispatched, file an incident report for your claim.
- Be courteous, but do not admit fault.
- In most cases, you only need to provide your name and insurance information to the other driver.
- Get names and contact information of any witnesses.

Filing the claim - start the process as soon as possible, while accident details are fresh in your mind.

- Call your insurance company or agent, have available the police or incident report, your insurance information, and a copy of the accident report that you created at the scene.
- Take notes, including the name and contact information of the person you speak with, during any conversations you have with insurance companies, claims adjusters and auto shops.
- Talk to your insurance company about whose coverage will pay for damages to vehicles, for rental car expenses and any medical costs as a result of the accident. Some of these expenses will depend on who is at fault, and what coverage is included on your policy. Your insurance company should be able to file the claim and work with the other insurance company(s) on your behalf.

For more information, including a smartphone app, on what to do after an accident log on to the NAIC website at [http://www.insureonline.org/auto\\_page.htm](http://www.insureonline.org/auto_page.htm). Consumers who need help to settle a claim with the insurance company may log on to <http://insurance.illinois.gov/autoinsurance/autoinsurance.asp> or call the Department's toll free hotline at 866-445-5364.