

# 6 STEPS IN A HIT-AND-RUN

## 1 SAFETY COMES FIRST

If you're hurt and need immediate medical attention, call 9-1-1. If your car is in a dangerous location, move it out of harm's way.

## 2 LOOK FOR A WITNESS

Look for a witness. If witnesses are nearby, ask if they'd make a statement. Take their contact information to share with police. (This is good advice for any type of accident.)

## 3 TAKE NOTES & PHOTOS

Write down what you remember about the accident, including the license plate number if you saw it. That helps the police to locate the vehicle. Also include information about the other car, such as the vehicle's make and model, color, and direction of travel. If you saw who was driving, include a description. Take photos of the damage to your car and the place where the accident occurred.

## 4 STAY THERE & CALL THE POLICE

In some states, it's legally required to call the police. Even if the damage wasn't serious, request a police report from the scene of the accident, so that they can help to track down the other driver. Your insurance provider will likely ask for a copy of the police report which document any physical evidence such as tire marks as well as any witness statements.

## 5 CALL YOUR AUTO INSURER

Let your insurer know about the accident and file a claim. They will review your coverages, limits, and deductibles. You will be informed on the repair process and whether your policy covers a rental car while your vehicle is being repaired.

## 6 CALL ROADSIDE ASSISTANCE

If your car is unsafe to drive, have it towed to your body shop. Some coverage will take your car to the nearest place of repair. You may have to pay out-of-pocket if you to tow your car further. Finally, before any work can be done to repair your car, you will want to verify the process with your insurance company.



### Who Pays for Repairs from a Hit-and-Run Accident?

If you're not able to locate the other driver or they are uninsured, you still have options.

#### Collision Coverage

If you don't have underinsured or uninsured motorist coverage, collision coverage offers either "actual cash value" for your vehicle or the amount necessary to repair or replace the vehicle with another of similar kind and quality—subject to the deductible.

OR

#### Uninsured/Underinsured Motorist Property Damage

If the identified driver is uninsured, you cannot file a claim with his/her insurance company. If you have this coverage, you can use it to pay for repairs. In some states, you are not allowed to carry collision and UMPD at the same time.