



# Town of Sudbury

## Board of Health Social Work Department

DPW Building  
275 Old Lancaster Road  
Sudbury, MA 01776  
978 440-5476

### What to do if You are in a Car Accident

It can be scary and confusing to be in a car accident. It is a stressful time where so much is going on and sometimes it can be hard to remember everything you need to do. Below are the steps and resources to help reduce the stress of an accident.

\*\*The following information was retrieved from <https://www.dmv.org/insurance/post-accident-checklist.php>

- **Be Prepared**

- Download and print an accident report form for your state. Keep it in your vehicle to help you gather all the necessary information.
- If you are involved in a wreck which caused injury, death, or over \$1,000 worth of damage, Massachusetts requires that you file a [Motor Vehicle Crash Operator Report](#) (Form CRA-23) within 5 days of the accident, even if law enforcement was at the scene. Submit copies to your local law enforcement, your insurance agent, and to the Registry of Motor Vehicles

- **Immediately After the Accident**

- **Stay safe.** Assess the situation for your immediate safety. Stay in your car if there is a risk of injury or if moving might put you at risk of further injury.
- **Move to a safe location** if your car is creating a safety hazard or obstructing traffic. Do not leave the scene of the accident!
- **Determine if there are any injuries.**
- **Call 911 immediately** to report the accident and get help to the scene, if needed.
- **Follow any instructions** the police give you.
- **Call your insurance company.** Follow any instructions given to you by your agent.
- **Request a tow** through your insurance company, if possible.
- **Note the name of the tow company** and location to which your vehicle is towed.

- **Gathering Information**

- Be courteous and polite, but **do not admit fault.**
- Take the **names and car insurance information** of any drivers involved in the accident. Only ask for contact information if the other drivers do not provide insurance information.
- Get names and contact information for any **witnesses** to the accident.
- Provide **your name and insurance information** to the police and to other driver(s).

### Protect Your Identity!

- **Give out ONLY the following information:**

- Your name.
- Your vehicle's make, model, year, color and VIN.
- The name of your insurance company, as well as your:

- Agent's name and phone number.
  - Policy number.
  - **DO NOT** allow your license or registration to be photographed.
  - **DO NOT** provide your address or contact information to other drivers, passengers, or witnesses.
- **Documenting the Accident**
    - If you have a smart phone or camera, **take photos to document the scene** if it is safe to do so. Include pictures of:
      - License plates of involved vehicles.
      - Damage to your vehicle.
      - Damage to other vehicles.
      - Damage to property other than vehicles.
      - Objects at the scene, including accident debris, skid marks, fallen branches, etc.
      - Street signs or other landmarks to identify the accident location.
      - Any contributing factors to the accident, such as obscured traffic signs.
    - If you have an accident report form, fill in as many details as possible at the scene. If not, **write down:**
      - Time and date.
      - Weather and traffic conditions.
      - Description of the accident.
      - Description of injuries and damage.
      - Details of police or emergency involvement.
- **After the Accident**
    - Get a copy of any accident reports or incidents reports filed by the police and other drivers to assist in settling your claim.
    - Follow instructions from your auto insurance agent.
    - Always write down names of any investigators, including police officers or insurance claims adjusters.
    - Whenever you speak to an insurance company representative, note the date, the name of the person, and a brief description of the conversation.
    - Keep receipts of all expenditures, including transportation, parking costs, and repair costs.

For additional questions, or suggested additions to this list, please call Bethany Hadvab, Sudbury town social worker, at 978-440-5476

Please visit <https://sudbury.ma.us/socialworker/> for up to date information and additional resources.