

IMPORTANT INFORMATION IN CASE OF AN ACCIDENT

California law requires *traffic accidents* on a California street/highway or private property to be reported to the Department of Motor Vehicles (DMV) within 10 days if there was an injury, death *or* property damage. Untimely reporting could result in DMV suspending a driver license. Accidents occurring on December 31, 2002, or prior must result in damages to *any one person's property* in excess of \$500, and accidents occurring on January 1, 2003, or after must result in damages in excess of \$750 to be reported. Accidents involving vehicles *not required to be registered* such as an off-road vehicle (OHV), implement of husbandry, or snowmobile or occurring on a military base or occurring on the driver's *own* property involving *only* the personal property of the driver *and* there was no injury or death are not reportable.

The law requires the driver to file a *TRAFFIC ACCIDENT REPORT* form (SR-1) with DMV regardless of fault. This report must be made in addition to any other report filed with a law enforcement agency, insurance company, or the California Highway Patrol (CHP) as their reports do not satisfy the filing requirement. An insurance agent, attorney, or other designated representative may file the report for the driver.

The law requires *every* driver and *every* owner of a motor vehicle to be "financially responsible" for any injury or damage resulting from operating or owning a motor vehicle. The minimum insurance level for "financial responsibility" is public liability and property **damage coverage** of \$15,000 for injury or death of one person, \$30,000 for injury or death of two or more persons and \$5,000 property damage per accident. Comprehensive and collision insurance does **not meet the legal requirement**.

§ 1806 of the California Vehicle Code (CVC) requires the DMV to record accident information regardless of fault when individuals report accidents under the Financial Responsibility Law or if law enforcement agencies or CHP investigate and make a report.

WHAT YOU SHOULD DO IN CASE OF AN ACCIDENT

1. Get the name, address, home telephone number, drivers license number, automobile license plate number, work location, and work number of the party who injured you.
2. Contact the Police or Highway Patrol. This is particularly important if you are going to make an uninsured motorist claim.
3. DO NOT admit to making any mistakes or use terms such as "I'm Sorry." These could be used as admissions and could negatively effect your claim.
4. Record the date, time, location, road conditions, and weather conditions of the scene of the accident.
5. In your own words, write down the nature of the accident, and what happened to you.
6. Immediately seek emergency medical attention, if necessary.
7. Immediately take photographs of any damage done to your personal property before repairs are begun.
8. Seek the advice of a knowledgeable attorney to evaluate whether you have the right to be compensated for damages incurred due to your injury or property damage.

USE THE ACCIDENT CHECKLIST IN BACK TO WRITE DOWN THE ACCIDENT INFORMATION

Accident Checklist

Date: _____

Time: _____

Location: _____

Weather Conditions: _____

Description of Accident:

Other Car Information:

License Plate #: _____

VIN: _____

Make/Model/Year: _____

Other Driver Information:

Name: _____

Address: _____

Driver License #: _____

Issuing State: _____

Home Phone: _____ Cell Phone: _____ Work Phone: _____

Other Driver Insurance Information:

Insurance Company Name: _____

Policy #: _____

Insurance Address: _____

Insurance/Agent Phone: _____

Passenger/Witness Information:

(Name/Address/Phone): _____

(Name/Address/Phone): _____