

When to Make a Police Report for a Claim

After an automobile accident, most people are a bit confused and frightened. And the last thing on your mind is trying to figure out whether you need to report the accident to law enforcement authorities and what your insurance company requires of you.

Depending on the nature or location of the accident, different law enforcement authorities will get involved, such as the Highway Patrol, city police or the county sheriff's office. For example, an accident within the city limits will most always be handled by the police.

Regardless of which authority responds, you should always make a report when an auto accident involves injuries and severe damage to any vehicle.

Your insurance company may also require you stay on the scene and report the accident to law enforcement, even in cases where the other driver flees the scene.

Counter report

Some insurers will accept a counter report. The responding officer may provide you with such a report, or you may need to go to the nearest station to complete the form there.

Counter reports are common in larger jurisdictions when the responding officer sees that the vehicles involved are still in working order and no one is injured. Regardless, once the form is filled out, make sure to keep a copy of the report and submit it to your insurance carrier.

Even if the accident doesn't involve one of the above elements, there are certain situations when it can be useful to have law enforcement respond and secure an accident report.

For example, the other driver might admit blame and offer you cash to repair your vehicle, yet refuse to provide his or her insurance or contact information. Even if the other driver does offer you his personal contact information in such a situation, you still have no way of knowing if the information is genuine.

Additionally, due to any stress or confusion you're experiencing after the accident, you may forget to collect the pertinent information and important details of the accident.

Police report

In these situations, making a police report would be crucial because the officer would collect and verify both drivers' names, addresses, phone numbers, car license plates, insurance information, details of the accident and any injuries.

Basically, most details that a court or insurance claims adjuster would need would be included in the police report.

Finally, even though a police report may be necessary for many accidents, you should try to remember to write down all the information yourself. Depending on the jurisdiction, it can often take weeks to months for the insurance adjuster to request and obtain a copy of the accident report.

Don't rely on law enforcement to provide this information to the insurance company. If you have all of the information in hand, particularly the other driver's, the claims adjuster can initiate an investigation immediately.

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