



South Carolina Department of Insurance

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Consumer Alert: What to Do If You're Involved in an Auto Accident

COLUMBIA, SC - Director Ray Farmer is urging South Carolinians to be prepared in the event that they are involved in an auto accident.

BE PREPARED

- ✓ **Keep a copy of your auto insurance ID card with you at all times.**
 - *Did you know?* South Carolina law permits you to demonstrate proof of insurance electronically on your smart phone.
- ✓ **Download [Wreck Check](#)TM, an auto accident checklist prepared by the National Association of Insurance Commissioners (NAIC)**
 - If you have a smartphone, download and install the free mobile app through the [App Store](#) (for Apple devices) or [Google Play](#) (for Android devices)
 - You can also download a printable copy of the checklist online at www.insureonline.org/auto_accident_checklist.pdf

AT THE SCENE OF AN ACCIDENT

- ✓ **Call 911 if someone's injured.**
- ✓ **If your car is drivable, move it out of traffic.**
- ✓ **Use [Wreck Check](#)TM to collect the following important information at the accident scene:**
 - The other car's make, model, year and license plate number.
 - Witnesses' names and contact information.
 - The name, badge number, and contact information for the officer who comes to the accident. You and the driver of any other car involved in the accident will receive a green form (Form FR-10) from the officer that must be submitted to the DMV to prove you had insurance (see more below).
 - The time, date and exact location of the accident, with notes of skid marks, weather and road conditions. Take a photo or sketch a diagram of the accident scene.
- ✓ **If your car is damaged by a hit-and-run driver or is stolen, promptly call the police.**

AFTER AN ACCIDENT

- ✓ **File reports to prove you have auto liability insurance.**
 - South Carolina law requires drivers or vehicle owners to report most accidents within 15 days to prove that they are properly insured under the state's financial responsibility laws.

- If law enforcement is called to the scene, the investigating officer will give you a green form (Form FR-10), which must be completed by your insurance company – regardless of fault – and returned to the DMV within 15 days of the accident. Your insurance company can submit this information electronically.
- If the accident was not investigated by law enforcement, you may have to complete and submit a [Traffic Collision Report](#) (Form FR-309). Read the instructions on the form for more information.
- ✓ **Request a copy of the accident report from the DMV.**
 - Once law enforcement has completed their investigation and submitted the accident report to DMV, you may request a copy of the report. These reports may be requested in person, but only from the DMV Offices located at 10311 Wilson Blvd. in Blythewood or 1630 Shop Road in Columbia.
 - To request a copy by mail, you can download a copy of the [Request for Copy of Officer's Report](#) form (Form FR-50) from the South Carolina Department of Motor Vehicles website. You must submit two completed copies of the Form along with the \$6.00 fee to the address provided on the form.
 - *Did you know?* You can access other SCDMV Accident and Insurance Inquiry Forms online at <http://www.scdmvonline.com/dmvnew/forms.aspx>.
- ✓ **File a claim.**
 - You may be able to file a claim with your insurance company (a first party claim) or with the other driver's insurance company (a third party claim).
 - Before filing a claim, read your policy! It's your guide to the types of losses that will and will not be covered and to filing first party claims.
 - *Did you know?* How often you file a claim and the types of claims you file often affect your premium and whether your insurer will renew your policy. So, if the cost to repair the damage is not much more than your deductible, you may want to pay for the repairs without filing a first party claim.

For more information:
www.doi.sc.gov or www.insureuonline.org

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