Know Your Insurance

Auto

Navigating An Auto Claim

Getting into an automobile accident is scary enough without the added stress of being unsure how to handle the situation. We want you to have all the information that you need to navigate this trying experience with ease. Here's how to maneuver through this process:

- Get out of your car and provide assistance to anyone who is injured.
- Call the police or highway patrol immediately. They can call emergency personnel for you, if needed.
- Protect the accident scene by setting up flares, putting up cones or moving your car off the road.
- Once the police arrive, give them as much information as you can concerning what occurred. Do not admit fault; just give the facts.
- Ask the investigating officer for a copy of the report, as you may have to submit that with your claim.
- Write down the names and addresses of all drivers and passengers involved in the accident. Also note the license plate number, make, model and year of each car involved. You should also note the name of the other driver's insurance company and driver's license number.
- Write down the names and contact information for any and all witnesses to your accident.
- Note the names and badge numbers of the police and emergency personnel that assisted with your accident.
- Write down as many details as you can recall about your accident and then call Camargo Insurance to report your claim. When contacting us, we will let you know what forms need to be filled out to support your claim.
- Keep a record of all correspondences that you have regarding your claim, including the date, name and title of the person you talked to and what was said.
- Keep a record of any expenses you incurred as a result of the accident. Depending on your policy, you may be entitled to reimbursement for your expenses.
- Take photographs of your damaged vehicle and retain these images for use during your claim.
- Before making repairs to your vehicle, find out what type of parts will be used—either original equipment manufacturer (OEM) parts or aftermarket parts. We need to know this information for the claims process.
- Remain calm during the entire ordeal and feel free to contact Camargo Insurance for assistance throughout the process.