

Auto Accidents



You can print and keep this pamphlet with a pencil and paper and your insurance card in your car.

Stop At The Scene

You cannot drive away from an accident. You must stay until you have given your name and address to a police officer or the other driver.

Get Help For The Injured

Call 911 or "0" on a telephone or ask someone to call for you. Do not try to move an injured person.

Give Warnings

Ask another person to volunteer to wave to other cars to warn them of the accident. Use lights or a flashlight at night to warn other cars.

Tell A Police Officer

Tell a police officer, a county sheriff or the Missouri Highway Patrol that you had an accident. The police report can help you later if you forget facts.

Give them your name and address and show them your driver's license. You do not need to tell any person, other than a police officer, how you think the accident happened. You may learn later that you did not do anything wrong. You should not sign any papers at the scene except the agreement to appear in court if asked by an officer.

Get Witnesses' Names, Addresses, and Phone Numbers

Ask all witnesses to write down their names, addresses and telephone numbers. Write answers to questions on a blank page in this booklet. Draw a picture of the accident scene, also.

Get Insurance Information

Be sure to have your insurance card ready. Write down the information found on the insurance card of the other driver, and allow him or her to write down the information found on your card.

Towing

If you cannot drive your car, you must have it moved from the scene. If the police officer calls a tow truck, you should ask how much it will cost, tell the tow driver where to take your car, and ask for his name, address and telephone number if you do not go with him.

Call Your Insurance Agent

If the police report filed in connection with the accident indicates that you were at fault, you will want to contact your insurance company as soon as possible. However, if another party is listed as being at fault, you will only want to contact the other party's insurance company. To inform your insurance company of an accident that is not your fault could result in an increase in your rates and/or a decrease in available coverage for you.

See A Doctor

You may not know if you are hurt because you may be upset. It is a good idea to see a doctor.

Call A Lawyer

Talk to a lawyer before talking to anyone else about the accident. A lawyer knows how to help you.

Lack of Insurance

Under Missouri law you are required to insure your vehicle and should do so immediately if you have not already. If you are involved in an accident where the other party does not have insurance, or cannot produce proof of insurance, you must provide written notification of the accident to the Missouri Director of Revenue within 30 days of the accident. You must only provide this notice if the accident involves more than \$500 in property damage or if any person is injured or killed.

You can get forms to provide this notice from the police department, the Missouri Department of Revenue, your insurance company or your lawyer. You should also notify your own insurance company of the accident in order to protect any rights you may have under any uninsured motorist coverage you might have.

Pay Nothing

Do not pay anyone money unless your lawyer tells you to pay.

For Legal Advice See Your Lawyer

The Missouri Bar offers a free Lawyer Search function, located at MissouriLawyersHelp.org. Those seeking representation can use the tool to locate lawyers by practice area, geographic location, and spoken language.

The Missouri Bar or the Office of Chief Disciplinary Counsel cannot provide legal advice or refer you to an attorney. If you would like a referral to an attorney in the Springfield or Greene County area, call [\(417\) 831-2783](tel:417-831-2783). The Office of Chief Disciplinary Counsel does not screen the attorneys who are affiliated with this lawyer referral service, and OCDC does not have information on their credentials or abilities.

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