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FOR IMMEDIATE RELEASE – February 26, 2014

Nevada Division of Insurance Offers Auto Accident Tips to Las Vegas Drivers

CARSON CITY – Las Vegas Metropolitan Police Department recently announced that effective March 3, 2014 it will no longer respond to or accept accident reports for minor, non-injury car accidents on city and county streets in the Las Vegas area. In order to help area residents who are unsure of what to do in an accident, the Nevada Division of Insurance (Division) offers the following tips.

Before an Accident

While it is impossible to plan for an accident, there are a few small steps drivers can take to prepare.

- Drivers should review their insurance policy with their insurance agent or company to make sure that they have insurance coverage that suits their needs. The Division recommends that drivers in Nevada consider purchasing uninsured/underinsured motorist coverage. This coverage pays for medical costs incurred by the driver and the passengers in the insured vehicle, for injuries sustained in an accident in which the other driver is at fault and either does not have insurance (uninsured) or does not have enough insurance (underinsured) to pay all of the loss.

Another valuable coverage is medical payments, also known as “MedPay.” This pays for treating injuries to the driver and their passengers without regard to fault. It provides a way for quick payment of immediate medical bills without having to deal with the courts or waiting for another insurance company’s liability determination.

- All drivers are required by law to have a current evidence of insurance card in their vehicle. The Division suggests that drivers double check to make sure they are complying with this requirement.
- Putting a small notepad, pen and disposable camera in the vehicle is a way for drivers to ensure that they can document the details of an accident. A smartphone with a camera and note-taking app can also suffice. Insurance carriers also sometimes provide accident toolkits to customers upon request.
- Download the free smartphone app *WreckCheck*. Developed by the National Association of Insurance Commissioners (NAIC), this app outlines what to do immediately following an auto accident and takes users through a step-by-step process to create their own accident report. It also provides tips for staying calm, safe and smart on the road, and makes it easy to capture photos and document the necessary information to file an insurance claim. Additionally, the app lets users email a completed accident report directly to themselves and their insurance agents. The app is free and available for both iPhone and Android smartphone users. If you don’t have a smartphone, you can download the NAIC’s Accident Checklist here: http://www.insureonline.org/auto_accident_checklist.pdf.

After an Accident

The minutes and hours following an accident can be hectic and adrenaline-filled. Here are some important things to remember in the heat of the moment:

- Remain calm.
- Assess the scene. Do not get out of your car if it is not safe to do so.

- Check for injuries and call the police if there are any.
- Exchange information with the other drivers. Get: NAME, ADDRESS, PHONE, INSURER'S NAME, INSURER'S PHONE and POLICY NUMBER for all of the drivers involved. Taking a picture of the other driver's evidence of insurance card is a simple way to get their insurance information.
- Get names and phone numbers of witnesses and all passengers in the vehicle.
- Take photos/video of the scene including the damage to all cars. Cell phone photos will work to document initial damage.
- Write down/record your record of the events.

Filing the Claim

- Filing a claim can be a confusing process. To help, drivers should notify their agent or insurance company about the accident as soon as possible while the details are still fresh.
- When reporting a claim, have available your insurance card or declarations page, and all of the information collected at the scene.
- Ask questions. Claimants should make sure they understand who's coverage pays for which damages, and that they understand the insurance company's claims handling procedure.
- If it was a multi-car accident, the insurance companies involved may investigate the circumstances of the crash. A claims adjuster will likely want to examine the damage to the car and talk to the parties involved about the accident. The insurance company will use the adjuster's findings as the basis of their settlement.
- Keep notes of all conversations had with various company representatives, repair shops and other parties. Also keep all written material regarding the claim.
- Nevadan's who have done the above but still feel like they need help navigating the claims process, or those who have questions or concerns may contact our office in Las Vegas at (702) 486-4009 and in Carson City at (775) 687-0700. Or they can visit doi.nv.gov for more information and to file a complaint online.

About the Nevada Division of Insurance

The State of Nevada Division of Insurance is a division of the Nevada Department of Business and Industry. It is the state agency that protects the rights of Nevada consumers and regulates Nevada's \$11.2 billion insurance industry. It has offices in Carson City and Las Vegas. In 2012, the Division investigated more than 1,900 consumer complaints and recovered nearly \$4 million on behalf of consumers. For more information about the Division of Insurance, visit DOI.NV.GOV.

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