Headline: Don’t assume other driver will stop after crash

Deckhead: What motorists should do if they’re victims of a hit-and-run

By Robin Jones

You’re driving on a busy highway when you notice a speeding car coming up quickly behind you. It’s zigzagging between lanes, narrowly missing other cars. Before you can react, it catches up with you – and clips your car’s rear end.

Momentarily stunned, you ask if your passengers are OK, and you start to pull to the side of the road. Then, you get a second shock: The perpetrator is racing away, clearly with no intention of stopping to exchange insurance information.

That’s when you realize you’re the victim of a hit-and-run driver. At this point, you know the normal post-crash procedures don’t necessarily apply. But how can you make sure your insurance claim goes smoothly? Keep the following tips in mind:

**DO** pull over to a safe place and write down as much information about the other driver and the collision as you can remember. Some or all of the other driver’s license plate would be great. But even the other car’s make, model and color can help, along with the direction it was headed and any damage the car might have sustained.

**DO** take pictures of your car and the area in which the crash occurred if it is safe to do so. Time-stamped photos of the road and weather conditions, as well as traffic flow, can assist with your claim.

**DO** ask any witnesses to describe what they saw, and write down their testimony, names and contact information, so that your claims adjuster can contact them, if necessary.

**DO** call the police. If the damage is minor or no one is injured, the police might not come to the crash scene. However, your auto insurance policy might require you to notify the police of any hit-and-run accident. If that’s the case, be sure to file a police report, whether at the scene, by phone or at the police station.

**DO** report the collision accurately when you call your insurer. Intentionally misrepresenting facts about an accident could lead to a suspicion of fraud. Insurance companies are able to easily recognize whether a vehicle came into contact with another vehicle and whether it was in motion when it sustained damage.

In many cases, either the victim, a witness or a surveillance camera can supply enough information for the police to find the fleeing driver. If a hit-and-run driver is caught, he or she could face these serious penalties: fines up to $10,000 and prison time, depending on the severity of the damage or injuries caused by the crash. Plus, the DMV could put points on the driver’s license; the driver’s insurer, if he or she has one, could cancel coverage; and anyone injured in the accident could sue.

**DON’T** play detective and chase the other car. You might be tempted to try to get the license-plate number for your claim, but that could result in unsafe driving and worsen the situation. Remember: As long as you have the appropriate coverage, your insurance company should assist in repairing your car.

Cutline: CAN’T STAY – A driver reacts after seeing the damage done to her vehicle after a hit-and-run accident. Image: pathdoc. Adobe Stock.