

**Teach Your Teen What to Do (and NOT DO) in an Accident**

If you have a [teen driver](https://mycalcas.com/2021/10/7-ways-save-teen-driver/) in the house, you probably find yourself worrying each time they’re out on the road—that’s normal. You know their inexperience could lead to misjudgments, and misjudgments can lead to an accident.

Statistics show that [drivers aged 16-19](https://www.teendriversource.org/teen-crash-risks-prevention/car-accident-prevention/basic-facts-about-teen-crashes) are at greater risk for motor vehicle crashes than any other age group. And when teens are involved in an accident without a parent present, they could make some rookie mistakes that ultimately hurt them (and you) in the long run.

That’s why it’s important to teach your teen what to do – and what not to do – when they get into a [car accident.](https://mycalcas.com/what-to-do-in-car-accident/)

**First, let them know you won’t be mad.**

Teens might think they’re in trouble if they get into an [accident](https://mycalcas.com/2019/12/what-you-need-to-know-after-a-parking-lot-accident/), and they’ll expect you to get upset with them. But they will feel upset, too. Reassure them that you will not be mad at them if they do get into an accident. And let them know that one of their first calls should be to you so you can help talk them through the situation.

Use this checklist of do’s and don’ts to educate your teen on what to do in the aftermath of an accident. You can even act out a mock situation and have them practice. This will help them – and you – feel more confident in the event of a real accident.

**DON’T call friends and post to social media.**

**DO call 9-1-1, the police and your parents.**

* Check for injuries – yours, any passengers and the people in the other car. If there are injuries, the first call should be to 9-1-1.
* If this is a fender bender with no injuries, you will still want to call the police. You want to let them know there was an accident. They will arrive on the scene to direct things and create a police report, which will be important when you file an insurance claim.
* Call a parent or guardian to let them know you were in an accident and that you are safe.
* Don’t post photos or status updates to social media.
* Don’t call or text friends. You can tell them later. Right now, you need to be fully present and focused on what you need to do in the present.

**DON’T just stay put if you’re in a dangerous spot.**

**DO move your car over to safety, safely!**

* Make sure that the place where your car stopped is not in the path of traffic or other dangers.
* If you’re able to drive your car, move it to the side of the road out of the path of traffic; look for a well-lit, safe spot if it’s dark out.
* Put your hazard lights on.
* Do not stand in the road adjacent to traffic.
* Even if you experienced a [hit-and-run](https://mycalcas.com/2022/03/what-happens-if-a-hit-and-run-happens-to-me/), stay on the scendput until the police arrive.

**DON’T (as best you’re able) cry or get emotional.**

**DO talk in a calm manner.**

* After an accident, it’s normal to be scared, confused or upset. Expect to feel those emotions, but don’t let them cloud your judgment.
* Try not to cry, get angry or emotional.
* The other driver may be angry. He or she may even yell at you and tell you it’s your fault, but try to keep your composure and do not be rude to them (even if they are rude to you).

**DON’T apologize or take blame.**

**DO ask for the other driver’s information.**

* You feel badly so it may be tempting to say the accident was your fault. Whether or not it was, don’t take the blame. Don’t apologize.
* Be aware that the other driver may take advantage of your inexperience and get you to admit fault. You don’t need to discuss the accident.
* Exchange information. Get the other driver’s name. Take a photo of the other driver’s license, insurance card and registration. Alternately, you can write down the information. Make sure you have the year, make, model and color of the other car.

**DON’T trust your memory.**

**DO write down facts and take photos. Look for witnesses.**

* Take photos of the scene, damage to vehicles, license plates, traffic signs and anything else that may help you to remember the details of the accident.
* Include the direction the cars were traveling, your speed, weather and road conditions, and what happened.
* Use your phone to make detailed notes.
* There may be witnesses. Look around and ask for the contact information of those individuals. They may later be contacted by your insurance company or police, if needed, to support your report of the accident.

**DON’T think that someone else is going to file a claim.**

**DO call your insurance agent.**

* After contacting the police and your parents, the insurance company is the next most important call to make.
* You will need to call and report the accident. If your parent is available, you can include him or her on the call.
* The agent will ask questions. Answer them honestly and thoroughly. If you don’t know the answer, say so. Your agent will share the process for getting your car repaired.
* Don’t sign anything from the other person’s insurance company. Let your insurer take the lead.
* Sometimes when accidents happen, the other party threatens to sue. Your parents will help you decide if there is a need for an attorney.

After an accident, check in with your teen often. Accidents can be very unsettling. Make sure he or she is okay and comfortable driving. Knowing what to do when they occur will help everyone feel reassured. Having the right insurance and a [well-maintained vehicle](https://mycalcas.com/2021/10/7-ways-save-teen-driver/) will also help to protect your teen driver.

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