

Texas Accident Glovebox Guide

Your Step-by-Step Checklist for Handling Accidents with Confidence

Keep This in Your Car • Stay Calm • Stay Safe • Stay Protected

Provided by Steve Soyebo Insurance Agency | Protecting Houston Drivers Since 1995

FIRST: Check for Injuries

Call 911 immediately if anyone is injured or if vehicles cannot be moved safely.

9-1-1

Your safety and the safety of others is always the top priority.

Immediate Action Checklist (At the Scene)

- Stay calm and check for injuries** - Check yourself, passengers, and others involved
- Move to safety if possible** - If vehicles are drivable and blocking traffic, move them to the shoulder or parking lot
- Turn on hazard lights** - Alert other drivers to the accident scene
- Call 911 if needed** - Required for injuries, hit-and-run, impaired drivers, or significant damage
- Do NOT admit fault** - Avoid saying "I'm sorry" or "It was my fault" even if you think it was
- Exchange information** - Get details from all drivers involved (see section below)
- Document everything** - Take photos and videos of the scene (see documentation section)
- Get witness information** - Names and phone numbers of anyone who saw the accident
- Call your insurance agent** - Report the accident within 24 hours

⚠ **Texas Law:** You must stop and provide information after any accident. Leaving the scene is a crime, even for minor fender-benders. You must also report accidents to police if there are injuries, deaths, or property damage over \$1,000.

📄 Information to Exchange with Other Drivers

From Each Driver, Collect:

Full name and contact information - Phone number, email, and address

Driver's license number and state - Write down or photograph their license

License plate number and state - For all vehicles involved

Insurance company name - Who provides their coverage

Insurance policy number - Located on their insurance card

Vehicle make, model, year, and color - Identify each vehicle clearly

💡 **Pro Tip:** Take a photo of their driver's license and insurance card with your phone. This ensures you have accurate, legible information and proof they provided it to you.

Also Document:

- **Police officer name and badge number** (if police respond)
- **Police report number** (you may need to request this later)
- **Witness names and phone numbers**
- **Date, time, and exact location** of the accident
- **Weather and road conditions**
- **Traffic signs or signals** nearby

What to Photograph at the Scene


Take as many photos as possible from multiple angles. More documentation is always better!

Vehicle Damage Photos:

- All damage to your vehicle** - Close-ups and wide shots
- All damage to other vehicles** - Every vehicle involved
- Vehicle identification** - License plates of all vehicles
- VIN numbers** - Visible through windshield (driver's side, bottom corner)
- Pre-existing damage** - Any damage that was there before the accident

Scene Documentation:

- Wide shots of the entire scene** - Show all vehicles' positions
- Skid marks or debris** - Evidence of impact and speed
- Traffic signs and signals** - Stop signs, traffic lights, speed limits
- Road conditions** - Potholes, construction, wet roads, ice
- Street signs** - To document the exact location
- Dash cam footage** - If you have one, save the video immediately

 **Pro Tip:** Record a quick video walkthrough of the scene while describing what happened. This can capture details you might forget later and provides audio documentation of conditions.

What NOT to Do at an Accident Scene

- DON'T leave the scene** - This is a crime in Texas, even for minor accidents
- DON'T admit fault or apologize** - Let insurance and police determine fault
- DON'T sign anything** - Except for police paperwork if required

- DON'T accept cash settlements** - Hidden injuries or damage may appear later
- DON'T argue with other drivers** - Stay calm and professional
- DON'T post on social media** - Insurance companies monitor posts; wait until your claim is settled
- DON'T give recorded statements** - To other drivers' insurance companies without speaking to your agent first
- DON'T ignore minor injuries** - Some injuries don't show symptoms immediately; get checked by a doctor

⚠ **Important:** Texas is a "fault" state, meaning the at-fault driver's insurance pays for damages. Never admit fault at the scene, as investigations may reveal factors you weren't aware of.

🔍 After You Leave the Scene

Within 24 Hours:

- Call your insurance agent** - Report the accident immediately (even if you weren't at fault)
- See a doctor** - Even if you feel fine; some injuries appear days later
- Write down everything you remember** - Details fade quickly; document while fresh
- Save all receipts** - Medical bills, towing, rental car, repairs

Within 10 Days (Texas Law):

- File a Texas Crash Report (CR-2)** - Required if police didn't respond and damage exceeds \$1,000 or anyone was injured
- Submit to Texas Department of Transportation** - Available at: www.txdot.gov or mail to your local police department


Follow-Up Actions:

- Request a copy of the police report** - Usually available 5-10 days after the accident
- Keep a claim diary** - Document all communications, expenses, and how injuries affect your daily life

Cooperate with your insurance company - Provide requested documentation promptly

Get repair estimates - From multiple shops if possible

Keep damaged items - Don't throw away damaged personal property until your claim is settled

 **Pro Tip:** Create a dedicated folder (physical or digital) for all accident-related documents. Include photos, receipts, medical records, correspondence, and notes. This organization makes the claims process much smoother.

Common Accident Injuries to Watch For

Some injuries don't show symptoms immediately. Seek medical attention if you experience any of these within days or weeks after an accident:

Whiplash & Neck Pain

May not appear for 24-48 hours. Symptoms: stiffness, headaches, dizziness, blurred vision.

Back & Spine Injuries

Can be delayed. Symptoms: numbness, tingling, shooting pain down legs.

Concussion

Symptoms: headaches, confusion, memory problems, sensitivity to light.

Internal Injuries


Can be life-threatening. Symptoms: abdominal pain, dizziness, fainting, deep bruising.

PTSD & Anxiety

Mental health impacts are real. Symptoms: nightmares, fear of driving, flashbacks.

Soft Tissue Damage

Sprains and strains. Symptoms: swelling, limited range of motion, persistent pain.

 **Seek immediate emergency care if you experience:** Severe headache, loss of

consciousness, confusion, vomiting, severe abdominal pain, difficulty breathing, chest pain, or signs of shock.

Texas Crash Report Requirements

You must file a crash report (Form CR-2) if:

- Anyone was injured or killed
- Property damage appears to be \$1,000 or more
- A driver was intoxicated or impaired
- AND: Police did not investigate or create a report

Where to File	Deadline
Texas Department of Transportation (TxDOT) Online: www.txdot.gov Mail or in-person to local police department	Within 10 days of the accident

⚠ Failure to file a required crash report can result in: Driver's license suspension, fines up to \$5,000, and potential criminal charges. Always file if you're unsure whether it's required.

Understanding Your Texas Insurance Coverage

Texas requires minimum liability coverage (30/60/25):

Coverage Type	Minimum Required	What It Covers
Bodily Injury (per person)	\$30,000	Medical expenses for one person you injured
Bodily Injury (per accident)	\$60,000	Medical expenses for all people you injured
Property Damage	\$25,000	Damage to other vehicles/property you caused

Additional Important Coverages (Optional but Recommended):

Collision Coverage

Pays for damage to YOUR vehicle, regardless of fault. Essential for protecting your investment.

Comprehensive Coverage

Covers theft, vandalism, weather damage, hitting animals. Protects beyond just accidents.

Uninsured/Underinsured Motorist

Protects you if hit by someone without insurance or with insufficient coverage. Critical in Texas where 1 in 8 drivers is uninsured.

Personal Injury Protection (PIP)


Covers your medical expenses regardless of fault. Can pay even if you have health insurance.

Medical Payments Coverage

Pays medical expenses for you and passengers. Works with or without health insurance.

Rental Reimbursement

Covers rental car costs while your vehicle is being repaired. Usually \$30-50/day.

 **Pro Tip:** The Texas minimum coverage is often inadequate for serious accidents. Medical bills and vehicle repairs can easily exceed these limits. Consider increasing your liability limits to 100/300/100 or higher for better protection.

Special Situations & How to Handle Them

Hit-and-Run Accident:

- Call 911 immediately** - This is a crime and requires police response
- Get witness information** - Anyone who saw the vehicle or driver
- Note vehicle description** - Color, make, model, license plate (partial is better than nothing)
- Check for cameras** - Nearby businesses, traffic cameras, doorbell cameras
- File a police report** - Required for insurance claim
- Contact your insurance** - Uninsured motorist coverage may apply

Single-Vehicle Accident (You Hit a Pole, Curb, etc.):

Call police if required - Significant damage or injuries

Document everything - Photos of damage, road conditions, what you hit

Report to insurance - Collision coverage will pay for repairs (minus deductible)

Be honest about what happened - Don't exaggerate or minimize

Parking Lot Accident:

Follow all standard procedures - Exchange information, document, report

Look for store surveillance - Request footage if needed

Note parking lot layout - Who had right-of-way can be unclear

Get witness statements - Other shoppers or employees

Accident with an Uninsured Driver:

Get police report - Essential for your claim

Still exchange information - You may be able to pursue them personally

Contact your insurance immediately - Uninsured motorist coverage is crucial here

Document everything thoroughly - Your evidence is critical

Accident Involving Commercial Vehicle/Truck:

Get company name and contact - From truck/vehicle signage

Get driver's CDL number - If applicable

Photograph company details - DOT number, company name, truck number

Contact your insurance immediately - Commercial claims can be complex

Consider legal consultation - Commercial accidents often involve multiple parties

⚠ **Approximately 14% of Texas drivers are uninsured.** This is why Uninsured/Underinsured Motorist coverage is so important. Without it, you could be left paying for damages caused by someone else.

Personal Emergency Information

Fill this out and keep it with this guide in your glove box:

MY INSURANCE INFORMATION

Insurance Company:	_____
Policy Number:	_____
Agent Name:	_____
Agent Phone:	_____
Claims Phone:	_____

MY EMERGENCY CONTACTS

Emergency Contact 1:	_____
Phone:	_____
Emergency Contact 2:	_____
Phone:	_____
Doctor/Medical Provider:	_____
Medical Conditions/Allergies:	_____

MY VEHICLE INFORMATION

Make/Model/Year:	_____
License Plate:	_____
VIN:	_____
Color:	_____

Also Keep in Your Glove Box:

- Current insurance card
- Vehicle registration
- Copy of this guide
- Pen and notepad

- Disposable camera or confirm your phone is charged
- List of any pre-existing vehicle damage

Recommended Emergency Kit for Your Vehicle

Beyond documentation, keep these items in your trunk for accidents and emergencies:

Safety Items

- Reflective triangles or flares
- Flashlight with extra batteries
- High-visibility vest
- Fire extinguisher

First Aid

- First aid kit
- Emergency blanket
- Bottled water
- Non-perishable snacks

Documentation

- This accident guide
- Pen and notepad
- Disposable camera
- Emergency contact list

Vehicle Tools

- Jumper cables
- Basic tool kit
- Tire pressure gauge
- Phone charger (car adapter)

Prevention Tips: Avoiding Accidents

The best accident is the one that never happens. Practice these safe driving habits:

Maintain safe following distance - 3-4 seconds behind the car ahead (more in bad weather)

Eliminate distractions - No texting, eating, or phone use while driving

Check blind spots - Don't rely only on mirrors; physically look

Use turn signals - Signal your intentions well in advance

Maintain your vehicle - Regular maintenance prevents breakdowns and failures

Adjust for weather - Slow down in rain, fog, or ice

Never drive impaired - Alcohol, drugs, or extreme fatigue

Stay alert - Take breaks on long drives every 2 hours

Obey speed limits - Especially in residential areas and school zones

Practice defensive driving - Assume others will make mistakes

📍 **Houston-Specific Driving Tips:** Watch for sudden weather changes (flash floods are common), be extra cautious on the I-10 and Beltway 8 during rush hour, expect aggressive driving on major highways, and always prepare for heavy traffic during major events (Rodeo season, sporting events).

? Frequently Asked Questions

Q: Do I have to call the police for every accident?

A: Not always, but you should call 911 if there are injuries, significant damage, hit-and-run, impaired drivers, or if vehicles can't be moved. Even for minor accidents, a police report can help with insurance claims. When in doubt, call.

Q: What if the other driver doesn't have insurance?

A: Get a police report immediately and contact your insurance company. Your Uninsured/Underinsured Motorist coverage (if you have it) will cover your damages. You can also pursue the driver personally in civil court, though collecting payment can be difficult.

Q: Should I accept a cash settlement at the scene?

A: No. Hidden damage and delayed injuries are common. Always go through insurance even if the other driver offers cash. Once you accept cash and sign a release, you give up your right to additional compensation.

Q: How long do I have to file an insurance claim in Texas?

A: Report accidents to your insurance company within 24 hours, though most policies allow 30-60 days. For the best outcome, report immediately. The statute of limitations for personal injury lawsuits in Texas is generally 2 years, but don't wait that long.

Q: Will my insurance rates go up if I file a claim?

A: It depends on fault and your insurance company. Not-at-fault accidents typically don't raise rates. Even at-fault accidents might not increase rates if you have accident forgiveness. Ask your agent about your specific policy.

Q: What if I'm in an accident in my company car?

A: Follow all the same steps, but also immediately notify your employer. Your company's commercial auto policy will likely be primary, but you should still report it to your personal insurance agent.

Q: Do I need a lawyer after an accident?

A: For minor accidents with no injuries, usually not. Consider consulting an attorney if there are serious injuries, disputed fault, insurance company denying your claim, or if the other party sues you. Many personal injury attorneys offer free consultations.

Q: What if I hit an animal?

A: This is typically covered under Comprehensive coverage (not Collision). Call police if it's a large animal blocking the road. Document the scene and report to your insurance. Never approach an injured wild animal.

📍 Your Trusted Insurance Partner in Houston

Steve Soyebo Insurance Agency

Protecting Houston families and businesses for nearly 30 years

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"We're here when you need us most. Save this number in your phone and call us immediately after an accident. We'll guide you through every step of the claims process and fight to get you the coverage you deserve."

24/7 Emergency Claims Support Available

Available for policy questions, coverage reviews, and accident assistance

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Print this guide and keep it in your glove box. When an accident happens, you'll be prepared.

