

Reporting a Car Accident in Illinois

Here is what to know about reporting accidents in Illinois

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/EINPresswire.com/ -- Getting into a car accident is no fun and certainly something people want to avoid. In general, people will want to report a car accident to the police or to the auto insurance companies as soon as they can to resolve the issue as quickly as possible.

Reporting a Car Accident in Illinois

After a person gets involved in an accident, they will want to report the case as soon as possible. Most insurers give people up to 30 days to report the accident, but individuals will need to check with their insurer to double-check.

Some have time limits; others don't. There are statutes of limitations that state the latest time that people can report a bodily injury, and that is two years in Illinois.

[How to Report Car Accidents](#)

Immediately after the accident, check for injuries. If there are injuries, call 911 to get an ambulance to the scene as quickly as possible. If there aren't any, call the police to create a report.

Take Photos



Take pictures of the accident scene and location. Make sure to get photos of all vehicles involved in the accident.

Gather Important Information

It is imperative to remember to not admit fault at the scene. To help determine liability, people will want to gather as much information from the other drivers as possible. Try to take photos of the vehicle's license plates for example.

Other information to gather:

Names of all drivers

Names of all passengers

Auto insurance information

Accurate phone numbers

Driver's license information

Mailing addresses

Year, make, and model of all vehicles involved

Call the Insurance Company

Once individuals are settled and comfortable enough, they will want to reach out to their insurance company and the other driver's insurance company. Both sides will need statements about what happened.

Comply With the Investigation

Granted that someone doesn't have legal representation, they will want to comply with the auto insurance adjuster. They may request information from someone in order to move the claim forward at different points in the claims process. Auto insurance companies have thirty days to "pay, delay, or deny" the claim.

Accident Reporting Laws in Illinois

To begin, many are likely aware that they are supposed to report an auto accident after one occurs. However, there are situations which exist where people may not want to report an accident. Perhaps the accident was minor, and the two parties decide not to report it. Let's say, down the line one of those people experience prolonged injuries from the non-reported accident, they could have problems.

Motorist Crash Report

The Motorist Crash report is a document handed to someone by the police after an accident

occurs. However, people must know that this is not an official police report. Separately, a police report will be done by the officer involved and there is a fee for issuing that report. The required information for filling out the Motorist Crash Report includes the following below.

Time/place of the auto accident

Name, address, & date of birth of all the drivers involved

Driver's license information for motorists involved

License plate numbers for all motorists involved

Name & address of all parties involved & the name of their insurance carrier

Name & address of registered vehicle owners of vehicles involved in the incident

A description explanation of what was going on during the accident

Reporting a Late Claim

If someone has auto damage or injuries from an accident that happened months ago, they can still submit a claim, and the auto adjuster will investigate the file.

Injuries months later are a bit harder to pay for, but they will do their best to evaluate each case fairly. There are cases where people are not able to report their claims for a while because they are in the hospital for their severe injuries.

If this is the case, the auto insurance company will investigate and make their decision to review for payment and liability. As a general rule of thumb, the longer someone waits, the higher the chance that the insurer will deny their claim.

When to Not File a Claim

If someone has damages less than their deductible, they can skip reporting the accident to their insurer. If they plan on repairing their vehicle on their own, they won't need to let their insurance company know. In the event that a person causes damage to another person's vehicle or property, they will need to file a claim.

[How to Find a Car Accident Lawyer](#)

A quick online search for "car accident lawyers near me" will surely overwhelm people with many different attorneys. Instead, people can reach out to friends and family members for recommendations.

Ask Questions

As mentioned above, people will want to interview their attorneys. Get a feel for their office environment. People can ask them questions about their process in how they handle cases. Do they have a team that will work on the case? Who is the best point of contact? Who should be contacted if there are questions?

Check Out Their Reviews

There are several different third-party websites people can use to check a law firm's reviews. People can use Yelp, Google, or the Better Business Bureau to see what other previous clients enjoyed or disliked about working with these attorneys.

What to do Next

A car accident can be a very scary situation that leaves victims wondering what they should do next. However, people still need to be aware of the actions that need to take place following an auto accident. Contact a lawyer.

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