

# The Sally Taylor Insurance Group

*Let us do your insurance shopping*



## Sally's Blog

### How to handle car accidents in a parking lot

You're leaving the club after your work-out, about to take the first bite out of a protein bar when an SUV pulls out of the stall in front of you and backs into your fender. The Parking Lot Accident. They happen frequently.

If you're involved in a parking lot accident, here's how to proceed:

- Take a deep breath. Stay calm. Ranting and raving doesn't help the situation.
- Check to make sure you're not injured. Even though people are usually driving slowly in a parking lot, injuries can occur.
- Turn on your hazard lights to warn other drivers that you're not moving.
- Step out of the car and assess the damage to your vehicle and to the other car.
- Take photos on your phone of the scene and the damage to both cars. If there's damage, it will be your word against the word of the other driver. Photos confirm the actual damage.
- Exchange names and phone numbers. Take a photo of the other person's insurance card and driver's license. If the name on the license doesn't match the name on the insurance card, find out the relationship.
- Don't bother to call the police. They typically do not show up for parking lot accidents.
- File a police report after you get home. Include information about the location of the accident, how the accident happened and the extent of the damages. Attach your photos.



At any point in the process, call your auto insurance agent to find out how best to proceed. Clients covered through Sally Taylor Insurance Group can reach us at 303-768-0000. If you can't reach your agent right away, these pointers ensure that you've covered your bases. And remember, be careful out there.

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Questions? I've got answers. (303) 768-0000