Get into a car crash? Don’t get scammed!

THE “HOOK”
Purchasing car insurance isn’t always a straightforward process, but once your vehicle is covered, you should be good to go if you get into an accident… Right? Wrong! You could become an innocent victim of a horrible scam without even realizing it. Nearly 33% of automobile insurance claims from accidents are fraudulent, making insurance fraud the second most common scheme behind tax evasion.

THE WHOLE STORY
As a student, life is expensive enough when paying for tuition, groceries, rent, gas, and the occasional social hour with friends. If you fall victim to an auto insurance claim that is fraudulent, your bills will be stacked through the roof! There are many ways to get scammed: being forced to rear-end someone who slammed on their brakes, getting blamed for non-existent injuries from the accident, phantom victims later claiming they were injured, and a staged accident where a “friendly” driver lets you crash into them when merging.

THE LESSON
If you get into a minor car accident, there are key steps to take in order to protect yourself. You should file a police report, take pictures, and get all of the other driver's information (insurance, contact information, license plate, driver’s license, etc.). Often, car crash cases can take months or years to occur. By then, your memory will be foggy and the other party can make outrageous claims, which can end up costing you thousands of dollars. The police report will take into account any bodily injury to all persons involved as well as the cars. Photos will show the car damage and exactly how many people were in the vehicles at the time of the crash.

After a car accident, be wary of the tow truck that wants to haul your damaged vehicle away. Did you make the call for a tow truck? Did the tow truck conveniently happen to show up? Before your car is towed away, wait for the police to arrive, take the necessary photos, and call a tow truck company of your choosing. Make sure to get an invoice of all the charges (towing, storage, miscellaneous) and an address of where to pick up your car.

For additional tips, watch this video and always take caution when getting behind the wheel!

http://video.about.com/personalinsure/What-to-Do-In-a-Car-Accident.htm