

Are you involved in an auto accident? Do you know how to file an auto insurance claim?  
Read our 8 steps to filing an Auto insurance claims

More than 220 million motor vehicles clog America's roads today, naturally that lead to an accidents, Accident can be least enjoyable moments of life, they are more of an incident, Know 8 steps to filing you [auto insurance claim](#).

1. Understand your policy: The most important step is you should know about your auto insurance policy before you go for insurance claim. Understand your policy before a loss, read the insurance policy carefully and if you have any question call your agent or company to clear your doubts on what is to be covered in your insurance policy, understand the procedure of filing insurance claim.
2. Emergency Medical Treatment: Check if some one needs any medical treatment for major or minor injuries, Call 911 if some one has life threatening injury, don't avoid minor injuries contact your family doctor or rush to any hospital for treatment, remember minor injuries can be major long lasting injuries.
3. Exchange information: Remember to exchange information when your are involved in an accident, exchange license plate number, contact information and [auto insurance](#) information, if driver will have insurance identification card with him that makes easy to retrieve most of the information, also provide above mention information to other party involved an accident.
4. Look for witnesses: who are willing to tell what they saw at the accident place, get the contact information and phone numbers in case their account of the accident is needed.
5. File and Accident Reports: File an accident report and contact local law enforcement officers to have an accident report prepared. In case the law enforcement is not available near to the accident place you can find detailed instructions on accident reports at all police departments.
6. Contact your [auto insurance](#) company: as soon as possible and notify them about accident. An insurance adjuster will review the accident report to determine who caused the accident. If the accident was not your fault, you can have either your insurance company or the at-fault driver's insurance company handle the repair or replacement of your vehicle. If you use the other driver's company, you will not have a claim on your automobile policy and you will not have to pay a deductible.
7. Is Damages are settled as per exception: Keep in mind don't relieve your insurance company from the responsibility until your are not satisfied with the damages settlement
8. Think about following Settlement Factors:

1. Body injuries: You can ask for monetary settlement for injuries caused by liable party, some injuries it can take several days to become apparent
2. Damage: An insurance adjuster will assess the damage and the insurance company is responsible to pay the reasonable cost of repairs to your vehicle
3. Appraisal clause: Most auto insurance policies include an appraisal clause, which can be used to help settle disputes about physical damage claims between you and your insurance company.