

The six things to write down before everyone drives away, **with the blanks already labeled** so you're not trying to remember the list while your hands are shaking. Fold it in half, put it in the glovebox with a pen that works. Fill in one station at a time and check it off for a ticket.

BEFORE THE SHEET

Stop

Then call 911 if anyone is hurt.
The New York DMV manual puts it flatly: you must stop, and the level of damage does not matter.

WHILE YOU TALK TO THEM

Don't admit fault

Be courteous, say nothing about blame.
That wording is the NAIC's. Swapping details is not the same as settling who caused it.

WHAT YOU HAND OVER

Check your state

This sheet is what you **collect**. What you have to **show** them is set by your state, and it's more than people expect.
New York lists your name, address, driver license number, registration and insurance. California lists your license, registration card, insurance and current address.

1 THE OTHER DRIVER

Read it off the actual card, don't let them tell you from memory. Photograph the card too if they're willing.

CLEAR ☐

WHAT	NAME	PHONE	INSURANCE CO. + POLICY #
DRIVER			
2ND DRIVER if any			

2 THEIR CAR

The plate is the one that matters most. If the driver isn't the owner, write down who is.

CLEAR ☐

WHAT	MAKE, MODEL, YEAR	COLOR	LICENSE PLATE + STATE
THEIR CAR			
OWNER if not the driver			

3 WHERE AND WHEN

The NAIC asks for exact location plus skid marks, weather and road conditions. Cross streets beat "near the Target."

CLEAR ☐

WHAT	DATE	TIME, AS CLOSE AS YOU CAN
DATE + TIME		
EXACT LOCATION		
WEATHER, ROAD, SKID MARKS		

4 PHOTOS

Six shots, checked off as you take them. Your phone stamps the time and place for you.

CLEAR ☐

☐ Both cars, wide Far enough back to show where they ended up	☐ Their damage, close Every panel that's dented	☐ Your damage, close Same, on your own car
☐ Their plate Readable, not at an angle	☐ Their insurance card If they'll let you. Ask.	☐ The road itself Signs, signals, lane markings, skid marks

5 WITNESSES

Ask before they leave

CLEAR ☐

WHAT	NAME	PHONE
WITNESS		
WITNESS		

6 THE POLICE

Ask for the report number

CLEAR ☐

WHAT	NAME	BADGE #
OFFICER		
REPORT #		

TWO CLOCKS START THE MOMENT YOU DRIVE AWAY

Call the number on your own insurance card **as soon as possible**, which is the NAIC's wording, not a deadline. The other clock is your state's. **California** wants an SR-1 within **10 days** if anyone was hurt or property damage is over **\$1,000**, and California suspends your license if you skip it. **New York** wants an MV-104 on the same 10-day, \$1,000 line. Look yours up once, today, and write it here:

MY STATE WANTS _____

STATIONS CLEARED — / 6

One ticket per station you fill in. A station with nothing to write in it still counts, because now you've checked.