



DIGEST OF MOTOR LAWS ✓

ACCIDENT REPORTING

ALABAMA Crashes are required to be reported in incidents of death, injury, or when property damage exceeds \$500.00 from an uninsured motorist. The deadline to file a (safety responsibility) report is 30 days.

ALASKA Crashes must be reported in cases of death or injury or when property damage exceeds \$2,000.00. The deadline to issue a report is 10 days.

ARIZONA Crashes are required to be reported when property damage exceeds \$300.00, results in bodily injury to or death of a person, or if the settlement of the crash has not been reached within 6 months.

ARKANSAS Crashes involving death or injury are required to be reported immediately. Crashes involving property damage exceeding \$1000.00 are required to be reported within 30 days.

CALIFORNIA Crashes are required to be reported in cases of death or injury or when property damage exceeds \$750.00 (effective January 1, 2017, \$1,000). Reports must be filed within 10 days.

COLORADO An accident report is required in any crash resulting in death, injury, or any property damage. The report must be filed within 10 days.

CONNECTICUT Crashes are required to be reported when property damage exceeds \$1000. The deadline to file a report is 5 days.

DELAWARE Crashes are required to be immediately reported in cases of death or injury or when property damage exceeds \$500.00.

DISTRICT OF COLUMBIA Crashes are required to be reported when property damage exceeds \$250.00. The deadline to file a report is 5 days.

FLORIDA Crashes are required to be reported as soon as possible in cases of death or injury, or when property damage exceeds \$500.00.

GEORGIA Crashes are required to be immediately reported in cases of death or injury, or when property damage exceeds \$500.00.

HAWAII Crashes are required to be immediately reported in cases of death or injury, or when property damage exceeds \$3000.00.

IDAHO Crashes resulting in death, injury, or property damage in excess of \$1,500.00 are required to be immediately reported.

ILLINOIS Crashes are required to be reported in cases of death, injury, or when property damage exceeds \$1,500.00, or \$500 if any vehicle involved in the crash is uninsured. The deadline to file a report with the Department of Transportation is 10 days.

INDIANA Crashes are required to be immediately reported if they result in death, injury, or property damage exceeding \$750.00.

IOWA Drivers are not required to fill out a DOT report for an accident resulting in personal injury, death, or damage of \$1,500 or more if the accident is investigated by a law enforcement agency. If required to submit an accident report, the deadline is 3 days.

KANSAS Crashes are required to be immediately reported in cases of death, injury, or when property damage exceeds \$1,500.00.

KENTUCKY Crashes are required to be reported in cases of death, injury, or when property damage exceeds \$500.00. The deadline to file a report is 10 days.

LOUISIANA Crashes must be reported immediately in cases of death, injury, or when property damage exceeds \$500.00. Crashes must be reported when property damage exceeds \$100.00. The deadline to file a report is 1 day.

MAINE Crashes are required to be immediately reported in cases of death, injury, or when property damage exceeds \$1000.00.

MARYLAND Crashes are required to be reported when in cases of injury or death. The deadline to file a report is 15 days.

MASSACHUSETTS Crashes are required to be reported in cases of death, injury, or if property damage exceeds \$1000.00. The deadline to file a report is 5 days.

MICHIGAN Crashes are required to be immediately reported in cases of death, injury, or if property damage exceeds \$1000.00.

MINNESOTA Crashes are required to be reported in cases of death, injury, or when property damage exceeds \$1000.00. The deadline to file a report is 10 days.

MISSISSIPPI Crashes are required to be reported in cases of death, injury, or when property damage exceeds \$500.00. The deadline to file a report is 10 days.

MISSOURI Crashes are required to be reported in cases of death, injury, or when property damage exceeds \$500.00. The deadline to file a report is 5 days.

MONTANA Crashes are required to be immediately reported in cases of death, injury, or when property damage exceeds \$1,000.00.

NEBRASKA Crashes are required to be reported in cases of death, injury, or when property damage exceeds \$1000.00. The deadline to file a report is 10 days.

NEVADA Crashes are required to be immediately reported, no matter how little or how much damage.

NEW HAMPSHIRE Crashes are required to be reported in cases of death, injury, or when property damage exceeds \$1000.00. The deadline to file a report is 15 days.

NEW JERSEY Crashes are required to be immediately reported in cases of death, injury, or when property damage exceeds \$500.00.

NEW MEXICO Crashes are required to be immediately reported in cases of death, injury, or when property damage exceeds \$500.

NEW YORK Crashes must be reported in cases of death, injury, or if property damage exceeds \$1,000.00. The deadline to file a report is 10 days.

NORTH CAROLINA Crashes are required to be immediately reported in cases of death, injury, or if property damage exceeds \$1000.00.

NORTH DAKOTA Crashes are required to be immediately reported in cases of death, injury or when property damage exceeds \$1,000.00. Crashes resulting in property damage only with an undomesticated animal are exempt from reporting.

OHIO All crashes are required to be immediately reported, no matter how little or how much damage.

OKLAHOMA Crashes are required to be immediately reported when involving death or injury. Crashes involving property damage exceeding \$500.00 must be reported within 6 months.

OREGON Crashes are required to be reported in cases of death, injury, or when property damage exceeds \$1500.00. The deadline to file a report is 72 hours.

PENNSYLVANIA Crashes are required to be reported immediately in cases of death, injury, or when a vehicle is rendered disables. All crashes must be reported within 5 days.

RHODE ISLAND Crashes are required to be reported in case of death, injury, or when property damage is in excess of \$1,000.00. The deadline to file a report is 21 days.

SOUTH CAROLINA Crashes are required to be reported in case of death, injury, or when property damage is in excess of \$1,000.00. The deadline to report a crash is 15 days.

SOUTH DAKOTA Crashes are required to be immediately reported in case of death, injury, or when property damage is in excess of \$1,000.00 for one person's property or \$2,000.00 for an accident.

TENNESSEE Crashes are required to be immediately reported in case of death, injury, or when property damage is in excess of \$50.00. Crashes involving death, injury, or when property damage is in excess of \$400.00, are required to be reported in writing within 20 days.

TEXAS Crashes are required to be immediately reported in case of death or injury. Crashes resulting in death, injury, or property damage in excess of \$1000.00 are required to be reported in writing within 10 days.

UTAH Crashes are required to be reported in case of death, injury, or when property damage is in excess of \$1,000.00. The deadline to file a report is 10 days.

VERMONT Crashes are required to be reported in case of death, injury, or when property damage is in excess of \$3000.00. The deadline to file a report is 3 days.

VIRGINIA Crashes are required to be immediately reported in cases of death or injury, no matter how little or how much damage.

WASHINGTON Crashes are required to be reported in cases of death, injury, or when property damage exceeds \$700.00. The deadline to file a report is 4 days.

WEST VIRGINIA Crashes resulting death, injury, or property damage in excess of \$1000.00 must be immediately reported.

WISCONSIN Crashes are required to be reported when involving death or injury, when private property damage exceeds \$1000.00 or government property damage of \$200.00 or more. The deadline to file a report is one day.

WYOMING Crashes are required to be immediately reported in cases of death, injury, or when property damage exceeds \$1000.00.

REMEMBER, THE POLICY IS IN THE CUSTOMER'S NAME, SO THAT YOU CAN GET THE MOST FOR THE CAR IF THE CAR IS TOTALED.

BUT THAT MEANS THE CUSTOMER MUST MAKE THE REPORT TO YOU AND THE INSURANCE COMPANY. YOU CANNOT MAKE IT ON HIS BEHALF.

SO, WHEN THE CUSTOMER RETURNS WITH DAMAGE, HAND HIM THE FORMS, OR HELP HIM TO FILL IT OUT AND HAVE HIM SIGN THEM.

BE SURE YOU HAVE A VALID PHONE NUMBER, EVEN IF HE IS FROM ANOTHER COUNTRY, BECAUSE THE INSURANCE COMPANY WILL NEED TO TALK TO HIM BEFORE THEY CAN WRITE A CHECK.