

Police Report and Its Role Following a Car Accident

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Car accidents are a leading cause of property damage and personal injury in the United States. When such incidents occur, all parties involved must prioritize safety and document the resulting damages. One essential method for achieving this is by filing a police report. In accordance with state law, this report plays a pivotal role in holding the at-fault driver accountable for the full extent of damages and injuries. To establish this accountability, substantial evidence demonstrating that the accident and injuries resulted from the actions of the at-fault driver is crucial, and one of the most significant pieces of evidence is the car accident police report.



Even if you've never experienced a car accident personally, you've likely heard about police reports. However, you might not be familiar with their finer details. An accident report is a document created by a law enforcement officer who responds to the scene of a car accident. It contains comprehensive information related to the crash, including details of the incident, statements from those involved and witnesses, and other pertinent information.

Insurance adjusters and attorneys attach considerable importance to the content of police reports, particularly if the officer's findings indicate that one driver bears most or all of the fault for the accident. Hence, a police report plays a critical role in the puzzle of car insurance claims and car accident lawsuits. In this article, we'll delve into:

1. How to obtain a copy of the police report following a car accident.
2. The typical information found in a police report.
3. The distinction between facts and opinions in the reporting officer's notes.
4. How police reports can and cannot be used in a car accident case.

What Constitutes a Car Accident Police Report?

In the context of a car accident case, a police report is a written document typically generated at the accident scene by the responding law enforcement officer. The report typically includes:

- Crash details and information about the people, vehicles, and property involved.
- Statements from drivers, passengers, and witnesses.
- A drawn diagram of the accident, illustrating the location, the path of vehicles, and the point of collision.
- In some cases, the officer's findings or conclusions regarding how or why the accident occurred.

Should You File a Police Report After a Car Accident?

In most cases, filing a report after a car accident is a prudent course of action. This applies whether the accident was minor or resulted in severe injuries. It is advisable to document all aspects of the incident in an official report, even if you believe there isn't much damage.

Police Report Information for a Car Accident

Police reports are a valuable resource for insurance companies, courts, and other legal entities tasked with determining liability and providing compensation based on precise knowledge of what transpired. Hence, police reports need to contain the following information:

- Names and contact details of those involved.
- Make and model of the vehicles.
- License plate numbers.
- Insurance information for all drivers.
- Witness statements and their contact details.
- Weather and road conditions, along with other factors relevant to the accident.
- The officer's assessment of fault in the accident.
- Photographs of the scene or footage from nearby traffic cameras.

MOTOR VEHICLE ACCIDENT REPORT

Please read the Privacy Act Statement on Page 3.

INSTRUCTIONS: Sections I thru IX are filled out by the vehicle operator. Section X, Items 72 thru 82c are filled out by the operator's supervisor. Sections XI thru XIII are filled out by an accident investigator for bodily injury, fatality, and/or damage exceeding \$500.

SECTION I - FEDERAL VEHICLE DATA

1. DRIVER'S NAME <i>(Last, first, middle)</i>			2. DRIVER'S LICENSE NO./STATE/LIMITATIONS		3. DATE OF ACCIDENT	
4a. DEPARTMENT/FEDERAL AGENCY PERMANENT OFFICE ADDRESS					4b. WORK TELEPHONE NUMBER ()	
5. TAG OR IDENTIFICATION NUMBER		6. EST. REPAIR COST \$	7. YEAR OF VEHICLE	8. MAKE	9. MODEL	10. SEAT BELTS USED <input type="checkbox"/> YES <input type="checkbox"/> NO
11. DESCRIBE VEHICLE DAMAGE						

SECTION II - OTHER VEHICLE DATA *(Use Section VIII if additional space is needed.)*

12. DRIVER'S NAME <i>(Last, first, middle)</i>			13. DRIVER'S LICENSE NUMBER/STATE/LIMITATIONS			
14a. DRIVER'S WORK ADDRESS					14b. WORK TELEPHONE NUMBER ()	
15a. DRIVER'S HOME ADDRESS					15b. HOME TELEPHONE NUMBER ()	
16. DESCRIBE VEHICLE DAMAGE						17. ESTIMATED REPAIR COST \$
18. YEAR OF VEHICLE	19. MAKE OF VEHICLE		20. MODEL OF VEHICLE		21. TAG NUMBER AND STATE	
22a. DRIVER'S INSURANCE COMPANY NAME AND ADDRESS					22b. POLICY NUMBER	
					22c. TELEPHONE NUMBER ()	
23. VEHICLE IS <input type="checkbox"/> CO-OWNED <input type="checkbox"/> RENTAL <input type="checkbox"/> LEASED <input type="checkbox"/> PRIVATELY OWNED			24a. OWNER'S NAME(S) <i>(Last, first, middle)</i>			24b. TELEPHONE NUMBER ()
25. OWNER'S ADDRESS(ES)						

SECTION III - KILLED OR INJURED *(Use Section VIII if additional space is needed.)*

26. NAME <i>(Last, first, middle)</i>			27. SEX	28. DATE OF BIRTH			
29. ADDRESS							
A	30. MARK "X" IN TWO APPROPRIATE BOXES <input type="checkbox"/> KILLED <input type="checkbox"/> DRIVER <input type="checkbox"/> PASSENGER <input type="checkbox"/> INJURED <input type="checkbox"/> HELPER <input type="checkbox"/> PEDESTRIAN			31. IN WHICH VEHICLE <input type="checkbox"/> FED <input type="checkbox"/> OTHER (2)	32. LOCATION IN VEHICLE	33. FIRST AID GIVEN BY	
	34. TRANSPORTED BY		35. TRANSPORTED TO				
36. NAME <i>(Last, first, middle)</i>			37. SEX	38. DATE OF BIRTH			
39. ADDRESS							
B	40. MARK "X" IN TWO APPROPRIATE BOXES <input type="checkbox"/> KILLED <input type="checkbox"/> DRIVER <input type="checkbox"/> PASSENGER <input type="checkbox"/> INJURED <input type="checkbox"/> HELPER <input type="checkbox"/> PEDESTRIAN			41. IN WHICH VEHICLE <input type="checkbox"/> FED <input type="checkbox"/> OTHER (2)	42. LOCATION IN VEHICLE	43. FIRST AID GIVEN BY	
	44. TRANSPORTED BY		45. TRANSPORTED TO				
46. Pedestrian	a. NAME OF STREET OR HIGHWAY			b. DIRECTION OF PEDESTRIAN <i>(SW corner to NE corner, etc.)</i>			
				FROM	TO		
	c. DESCRIBE WHAT PEDESTRIAN WAS DOING AT TIME OF ACCIDENT <i>(Crossing intersection with signal, against signal, diagonally; in roadway playing, walking, hitchhiking, etc.)</i>						

Why a Police Report Holds Significance in a Car Accident Claim

A police report is a critical document that can substantiate a car accident claim. It contains comprehensive information about the accident, including fault determination, lane changes, causative factors, bystanders, witnesses, and driver negligence. The insurance company relies on this information to establish liability for damages.

Having a police report on hand is particularly beneficial in cases where there are disputes about fault or responsibility for the accident. With the details outlined in an official report, it ensures that a fair settlement is reached, benefiting all parties involved. Insurance companies may be reluctant to accept an insurance claim without a police report, emphasizing the importance of obtaining one soon after an accident.

Keeping a copy of the police report for your records is advisable. It can be useful if disputes arise between parties and help mediate disagreements.

Why Is a Report Essential?

A police report plays a pivotal role during the insurance claims process for several reasons, including:

1. **Compliance with legal requirements:** Reporting your accident to the police is a legal requirement. It signifies that you followed the law, which mandates drivers involved in accidents resulting in injury or death to notify the local police department or sheriff's office immediately.
2. **Demonstrating causation:** A police report helps establish a causal relationship between the accident and the claimed injuries. Without a report, the insurance adjuster may question the validity of your case, potentially giving the insurance company an opportunity to reject your claim.
3. **Providing fault indicators:** An accident report often contains crucial details about who caused the accident and how. These findings can strengthen your claim, including fault determinations, vehicle damage, immediate injuries, accident location, eyewitness information, and more. The report may even indicate who was cited for the accident, an important indicator of fault.

What's Inside a Report?

At the accident scene, you may notice the investigating officer inspecting vehicles, interviewing people, measuring distances, taking notes, and capturing photographs. These actions are part of the process of creating a police report. In essence, the report serves as a summary of the officer's investigation into the accident. It typically contains the following information:

- Approximate date, time, and location of the collision.
- Identifying information for the parties involved in the car accident, including names, addresses, phone numbers, and insurance details.
- Information about witnesses.
- Vehicle damage location.
- Weather, road conditions, and visibility at the scene.
- A diagram of the accident.
- Statements from the involved parties and witnesses.
- Citations or law violations.
- Opinions on the cause of the collision and fault determination.

Distinguishing Facts from Opinions in an Accident Report

Information in the accident report can be factual or opinion-based. For instance, the date, time, and location of the collision are facts, while fault determinations, i.e., who caused the accident, constitute the officer's opinions.

Regardless of the contents of the report, the insurance company will conduct its investigation and form its conclusions. Sometimes, the opinions of the insurance company and the police officer differ. In such cases, the report may favor your case in terms of fault determination, even if the other driver's insurance company denies your claim.

Admissibility of Police Reports in Court

Although police reports are commonly used in car insurance settlement negotiations, their admissibility as evidence in a car accident lawsuit can be more complex.

In small claims courts, litigants often can use police reports as evidence in their car accident cases. These courts are more lenient in their rules of evidence. However, in state courts of general jurisdiction, parties are subject to strict rules of evidence. They must contend with the potential classification of the report as "hearsay" evidence, which excludes many out-of-court statements. Any assertion made in a police report is considered an out-of-court statement.

In some jurisdictions, police reports may fall within exceptions such as "public records" or "business records," making them admissible as evidence. In other cases, different exceptions to the hearsay rule may allow you to admit parts or the entirety of the report as evidence.

To avoid being caught in a car accident check out this post with helpful tips: [Safe Driving Key Instructions to Have a Smooth Ride](#)