



Hi, I'm Lil' Evo! Keep this in your glovebox.



FREE FROM EVO PERFORMANCE AUTO NJ

AFTER-ACCIDENT GUIDE

What to do at the scene, the photos to take, insurance claim steps and your right to choose your repair shop in New Jersey.

911 Anyone hurt? Call 911 first.

1 AT THE SCENE

1 Get safe

Turn on your hazard lights. If no one is hurt and the car can be driven, move it out of traffic lanes when it's safe. If not, wait in a safe spot away from traffic.

3 Call the police

NJ law says drivers must tell the police right away when a crash causes any injury, or more than \$500 in damage to any one person's property. Even damage that looks minor can cost more than \$500 to fix, so if in doubt, call. Hit-and-run? Report it too: insurers may need a police report.

5 Exchange information

Get the other driver's name, phone, insurance company, policy number, plate and vehicle. Use the boxes on page 2.

7 Hit a parked car or property?

Try to find the owner. If you hit an empty car and can't find the owner, securely leave a note where it's easy to see with your name and address (and the car owner's, if you weren't driving your own car). If you hit other property and can't find the owner, call the police.

2 Check for injuries

Call 911 right away if anyone is hurt or might be hurt.

4 Stay at the scene

Don't leave until you've traded information. NJ law requires drivers in a crash to give their name and address and show their driver's license and registration to the other driver and to the police.

6 Stick to the facts

Stay calm and polite. Don't argue, guess, or say the crash was your fault. Insurers look at fault when they handle claims. If it's disputed, only a court can make the final call.

2 PHOTO CHECKLIST

- | | |
|--|---|
| ☐ All 4 sides of every car (step back for wide shots) | ☐ Close-ups of all damage, yours and theirs |
| ☐ The other car's license plate | ☐ Their insurance card (ask first) |
| ☐ Their driver's license (ask first) | ☐ The scene: road, intersection, signs, traffic lights |
| ☐ Skid marks, debris and broken parts | ☐ Weather and road conditions |
| ☐ Any injuries (only if the person agrees) | ☐ Your dashboard: mileage and warning lights |
| ☐ The officer's card or the police report number | |

✓ Keep the original photos. Don't edit or delete them, and share them with your insurer and your repair shop.

3 INFO TO COLLECT

Fill this in at the scene, or have someone help you. Keep it with your insurance card.

THE CRASH		OTHER DRIVER	
DATE AND TIME		NAME	PHONE
LOCATION (STREET, CROSS STREET, TOWN)		ADDRESS	
		DRIVER'S LICENSE NUMBER AND STATE	
OTHER VEHICLE		THEIR INSURANCE	
YEAR, MAKE, MODEL, COLOR		INSURANCE COMPANY	POLICY NUMBER
LICENSE PLATE AND STATE	OWNER, IF NOT THE DRIVER	INSURANCE PHONE	
POLICE		WITNESSES	
DEPARTMENT	REPORT NUMBER	NAME AND PHONE	
OFFICER'S NAME AND BADGE NUMBER		NAME AND PHONE	
MY CLAIM		TOWING	
MY INSURANCE COMPANY	CLAIM NUMBER	TOW COMPANY AND PHONE	WHERE MY CAR WAS TAKEN
ADJUSTER'S NAME AND PHONE			
WHAT HAPPENED? (WRITE IT DOWN OR SKETCH IT WHILE IT'S FRESH)			

4 YOUR RIGHTS IN NJ

YOU CHOOSE THE REPAIR SHOP

NJ rules let you use any licensed repair shop you choose. Your insurer must make reasonable efforts to agree on a price with your shop. It may recommend a shop (and must if you ask), but you don't have to use it. If your insurer and your shop can't agree on a price, the insurer can give you names of licensed shops that will do the work for its price. Ask your shop before repairs start how any difference would be handled.

DEDUCTIONS IN WRITING

Early on, your insurer must tell you in writing every deduction it will take, including your deductible.

YOUR PARTS CHOICE

You don't have to accept aftermarket (non-OEM) parts, but if you choose original parts instead you may have to pay the difference. Aftermarket parts must be listed on the appraisal.

HELP WITH A DISPUTE

You can call the NJ DOBI Consumer Hotline with questions any time: 1-800-446-7467, Mon-Fri 8:30 AM-5 PM. For a formal review of a disputed claim, use your insurer's internal appeal first.

5 INSURANCE CLAIM STEPS

1 Report it right away

Call your insurance company, or the other driver's. You can file with your own insurer if you have collision coverage, or with the other driver's insurer.

3 Let them inspect first

The insurer must get a chance to inspect the car before it's repaired. NJ rules say an insurer that wants to inspect must do it within 7 working days of being notified, at a place and time reasonably convenient for you.

5 Hurt?

Tell your insurer. In NJ, Personal Injury Protection (PIP) on your own auto policy pays your medical expenses, up to your policy's limits, no matter who caused the crash. It doesn't pay for damage to the car.

7 Know the timeline

Your insurer must acknowledge your claim within 10 working days. NJ rules generally give your own insurer up to 30 calendar days from notice of the loss to pay (up to 45 for the other driver's insurer). If there's a clear reason to take longer, such as more investigation, the insurer must explain the delay in writing and keep you updated.

2 Keep a record

Write down your claim number and adjuster. Keep every estimate, receipt and letter.

4 Prevent more damage

Cover broken glass and keep receipts for any emergency fixes. Damage that happens later because the car wasn't protected may not be covered.

6 Rental, towing and storage

We can help arrange a tow through our local tow partners. Evo does not tow vehicles itself. Rental coverage depends on your policy and on who was at fault, so ask. Storage is usually charged by the day: ask the tow or storage company for its fees in writing. If your insurer is paying storage, NJ rules say it must give you 3 working days' notice before it stops. For a tow you didn't request (police-ordered or from private property), NJ limits towing and storage fees. Questions or disputes: NJ Division of Consumer Affairs, 1-800-242-5846.

8 No police report?

If the crash caused any injury or more than \$500 in damage and no police officer filed a report, NJ law requires the driver to send a written crash report (form SR-1) within 10 days.

NEED A HAND AFTER A CRASH?

Collision, body and paint repair. We can help arrange a tow through our local tow partners. Evo does not tow vehicles itself. We can also help with the claim paperwork and photos for your repair; your insurer decides what's covered.

Call (848) 247-8984 · Request an estimate at evoautonj.com

Evo Performance Auto NJ · 4134 Bergen Turnpike, North Bergen, NJ 07047 · Mon-Sat 9 AM-7 PM
NJ MVC Lic. #2601260



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