

Insurance Guide - Does Car Insurance Cover Hit and Run Accidents

Compare-autoinsurance.org has launched a new guide that explains if hit and run accidents are covered by car insurance.

LOS ANGELES ([PRWEB](#)) June 15, 2020 -- Compare-autoinsurance.org has launched a new blog post that presents which car insurance policies cover a hit-and-run accident and what drivers should do in these cases.

On most occasions, in the event of a car accident, both drivers typically pull over and exchange insurance information as a means of resolving the situation. However, there are some situations where the other person drives away from the scene. Hit-and-run accidents are quite common. On average, there are about 682,000 reported hit-and-run crashes every year.

In the event of a hit-and-run accident, the policyholder will be reimbursed only if he carries one of the following coverages:

- Collision coverage. In a normal accident where both drivers stop, the driver who caused the accident is found at-fault. The at-fault driver's collision coverage automatically defaults to their insurance company, and their provider pays the other driver for their damages. However, no one is at-fault in a hit-and-run crash. In this case, the policyholder will have to file a claim and pay a deductible to be reimbursed.
- Uninsured/Underinsured motorist coverage. This type of policy is considered to be a no-fault coverage. It protects the policyholder if it gets involved in an accident and the other driver is uninsured or doesn't have enough coverage to reimburse the policyholder for the damage it caused. In a hit-and-run scenario, uninsured/underinsured motorist bodily injury and property damage coverage will reimburse the policyholder for medical expenses and damages done to the vehicle. Drivers who file an uninsured/underinsured motorist coverage claim, are not required to pay a deductible and their premiums will remain the same, or only increase slightly.
- Personal injury protection coverage. Drivers living in no-fault states are legally required to purchase PIP insurance. PIP insurance covers the damages done to the vehicle and the medical expenses in the event of an accident, regardless of who caused the crash. In case of a hit-and-run incident, PIP coverage will automatically cover the losses of a policyholder, even if the policyholder doesn't have the insurance information of the driver who left the scene.

Drivers involved in hit-and-run accidents should follow the next steps:

- Call the police. After the incident, the drivers should assess any injuries done to them and their passengers and call 911 if anyone needs medical attention. Even if it's a minor crash, the drivers should report the incident to the police.
- Recall details about the driver that left the scene. The police will want to know any details about the other driver. They will ask about the color of the car, the license plate, the make and model of the vehicle, what time the accident took place, where it happened, and even which direction the other driver was heading.
- Record the damages. Before leaving the scene, the policyholders should take photos or videos of the damages done to their vehicles. Also, they should get the names and contact information of any witness. This will help the policyholder in the claims process.
- Contact the insurance provider. Contact the insurance company and start the claims process. The policyholders will receive claims forms to fill out, where they can add photos and other information gathered from the scene.



For additional info, money-saving tips and free car insurance quotes, visit <https://compare-autoinsurance.org/>.

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