

How to Handle Parking Lot Accidents

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During the holidays, parking lots at malls and supermarkets are packed, increasing the possibility of a fender bender. If you hit, scrape or otherwise damage a parked car—or if you're the victim of such an accident—don't panic. Here are some steps you can take:

IF YOU'RE THE DRIVER

Don't drive away—if another customer or a surveillance camera spots you, you could be punished for a hit-and-run.

Track down the other car's owner. Head into the store and speak to someone at the customer service desk. Describe the car to the employee, and have him or her announce it over the store's loudspeaker.

Leave a note. If you're unable to find the other driver, jot down basic information—your name, phone number and a brief explanation of the accident—and place it in a secure spot on the car. Write down the license plate number and take a photo of the damage if you have a camera with you.

Call the police. Depending on how extensive the damage is, you may want to involve the police. They'll document the accident and they can help you find the other car's owner.

IF YOU'RE THE VICTIM

Contact your State Farm® agent. Let him or her know what happened as soon as possible. Your agent will help you determine the next steps.

Record evidence. Take pictures of the damage with your phone or a camera, if you have one on hand.

Take thorough notes. If the other driver is still around, jot down his or her name, address, phone number, driver's license number and insurance company. Gather as much information as possible.

Get backup. Ask others in the parking lot if they witnessed anything. Also head back into the store and find out if they have security camera footage you can check.

IF YOU'RE THE WITNESS

Provide assistance. If the offending driver is gone, help the other driver document the damage. Give the driver your contact information, in case his or her insurance agent or the police need to contact you for further comment.