

What Details Should You Share With the Other Driver?

A Bay Area Car Accident Lawyer Explains What Drivers Need to Know

A [car accident](#) in Northern California caused by another driver can leave you shaken before you've even stepped out of the car. You may be hurt, worried about your passengers, staring at vehicle damage and wondering what the other driver is going to say. In that moment, knowing what to share and what to keep to yourself can make a dramatic difference in your Northern California car accident claim.

What information does California law require you to exchange? What words can hurt your claim later? Should you answer questions from the other driver, police officer or insurance adjuster? The safest approach is to stay calm, exchange the required information, document what you can and avoid making statements that could hurt your case.

Our skilled Bay Area car accident attorneys at [Clancy & Diaz, LLP](#), know how overwhelming and confusing these questions can seem after a serious car crash. That's why we want to help you understand your legal rights and why what you say after an accident matters.

What Information Should I Give to the Other Driver After an Accident?

California law requires drivers involved in an accident to exchange certain identifying, vehicle and insurance information. Under [California Vehicle Code Section 16025](#), drivers must exchange their name, current residence address, driver's license number, vehicle identification number, registered owner information and proof of financial responsibility, which usually means insurance information.

If the crash caused an injury or death, [California Vehicle Code Section 20003](#) also requires the driver to provide identifying information and render reasonable assistance to anyone hurt. That can include calling 911 or helping arrange medical transportation when treatment is needed.

At the scene, share only the information needed to identify the drivers, vehicles and insurance coverage:

- **Your Full Name and Contact Information:** Provide your name and current address as required, but do not get pulled into a conversation about where you were going, why you were on that road or what you think happened.
- **Your Driver's License Information:** Let the other driver copy or photograph your driver's license if needed. You should do the same with theirs, unless safety concerns make that impossible.
- **Your Insurance Company and Policy Number:** Share the name of your insurance carrier and the policy number. Do not discuss coverage limits, claim value or whether your insurer will pay.

- **Your Vehicle Information:** Exchange license plate numbers, vehicle identification numbers and registered owner information if the driver is not the owner.
- **Basic Crash Location Details:** Confirm the location, date and time if needed, especially if the crash happened near a freeway ramp, intersection, shopping center entrance or multi-lane road.

Keep the exchange practical. You are not there to debate fault, explain your injuries or negotiate payment. You are there to meet your legal duties, get help if needed and preserve the facts.

What Should I Not Say to the Other Driver After an Auto Accident?

Politeness can create problems after a serious crash. Many people say “I’m sorry” out of instinct, even when they did nothing wrong. Another driver, witness or insurance adjuster can later twist that simple phrase into an admission that you caused the accident.

Do not accuse the other driver either. Anger at the scene can make you sound unreliable later, even when the other driver clearly ran a red light, rear-ended you or turned across your lane. Let the evidence speak through photos, witness statements, police findings, medical records and vehicle damage.

Avoid statements like these:

- **“I’m Sorry”:** You may mean that you’re sorry the crash happened. The other driver’s insurer may argue that you meant you were sorry because you caused it.
- **“I Didn’t See You”:** This can sound like you were inattentive, even if the other driver sped, changed lanes without warning or entered your path illegally.
- **“I’m Fine”:** Pain from whiplash, concussion symptoms, back injuries or internal injuries can appear hours or days after a crash. A casual statement at the scene can become a tool for questioning your medical claim.
- **“It Was My Fault”:** You do not know all the facts right away. Road conditions, traffic signals, witness accounts, vehicle damage and camera footage may tell a different story.
- **“We Can Handle This Without Insurance”:** Private payment arrangements often fall apart once repair costs, rental car needs or medical bills increase.

You can show concern without accepting blame. Say, “Is anyone hurt?” or “I’m calling 911.” Those statements focus on safety without giving the other driver’s insurer language to use against you weeks or months later. When in doubt, say as little as possible.

Why Do Your Words at the Scene Matter So Much?

Insurance companies do not review a crash the way injured people experience it. You remember the impact, pain, confusion, noise and fear. An adjuster studies the claim file looking for statements that can reduce the company’s payout.

A short conversation at the scene can end up in the other driver's recorded statement. A police officer may summarize your words in a traffic collision report. A witness may remember only one sentence. If that sentence sounds uncertain or apologetic, the other side may use it to argue shared fault.

California uses comparative fault, which means compensation can be reduced if the injured person is assigned a percentage of responsibility. Even a small shift in fault can affect the value of a claim involving medical bills, lost income, pain, physical limitations and long-term treatment.

That's why the safest approach is simple. Exchange required information, answer law enforcement honestly, avoid guessing and do not offer opinions about fault.

What Steps Should I Take After a Car Crash?

The first few minutes after a crash are not just about paperwork. They are about safety, medical care and preserving evidence before vehicles move, skid marks fade, debris is cleared or witnesses leave.

If you can safely do so, take these steps:

- **Move to Safety and Call 911:** If anyone is hurt or traffic is dangerous, call for help right away. On roads like I-80, I-680, Highway 4 and Highway 24, secondary crashes can happen quickly when disabled vehicles block lanes.
- **Check for Injuries:** Ask passengers if they are hurt and pay close attention to symptoms like dizziness, confusion, neck pain, back pain, numbness or abdominal pain. Some injuries, including concussions and internal bleeding, do not produce obvious symptoms at the scene, so do not assume everyone is fine just because no one is visibly hurt.
- **Exchange Required Information:** Get the other driver's license, insurance, registration, license plate and contact information. Take photos if writing details down is difficult.
- **Photograph the Scene:** Capture vehicle positions, damage, debris, skid marks, traffic signs, signal lights, lane markings, weather conditions and nearby businesses that may have cameras.
- **Get Witness Information:** A neutral witness can make a major difference if the other driver changes their story weeks or months later. Get names and phone numbers before people leave the scene, because witnesses are far harder to track down once traffic clears.
- **Seek Medical Treatment:** Do not wait to see whether pain goes away. Delayed care gives insurers room to argue that your injuries were not caused by the crash.
- **Report the Crash to Your Insurer:** Give basic facts to your own insurance company, but avoid recorded statements until you understand your rights. If the other driver was uninsured or underinsured, your own insurer may become adverse to you, which makes early legal advice especially important.

California also requires certain crashes to be reported to the DMV. According to the [California DMV](#), an SR-1 report must be filed within 10 days if anyone was injured or killed or if property damage was more than \$1,000. This report is separate from a police report, so do not assume law enforcement handled it for you.

Should I Call the Police After a Northern California Car Accident?

If you were injured, the safest answer is yes. A police response creates a record of the crash and can help document the drivers, vehicles, location, witnesses and visible conditions at the scene.

Some drivers try to talk injured people out of calling police. They may say they are in a hurry, that the damage is minor or that insurance will handle everything. That pressure usually helps them, not you.

A police report does not decide the entire claim, but it can become an important starting point. It can identify who was involved, where the crash happened and whether a driver received a citation. If the officer gets something wrong, an attorney can review the report and look for other evidence that clarifies what happened.

What If the Other Driver Refuses to Share Information?

Do not chase the driver, block their vehicle or argue in the roadway. Get as much information as you safely can, including the license plate number, vehicle description, driver description and direction of travel.

Call 911 and explain that the other driver refused to exchange information or left the scene. If there are witnesses, ask for their names and phone numbers. Nearby homes, gas stations, restaurants, transit stops or commercial buildings may have video that captures the vehicle.

A refusal to cooperate can become part of the evidence. Your attorney can use police records, DMV information, witness statements, camera footage and insurance investigations to identify the driver and build the claim.

Should I Talk to the Other Driver's Insurance Company?

No. You should not talk to the other driver's insurance company before speaking with a car accident attorney.

The other driver's adjuster does not represent you. Their job is to protect the insurance company's money. They may sound friendly and routine, but their questions are designed to lock you into answers before you know the full extent of your injuries, the available evidence or the long-term cost of the crash.

Adjusters often ask about:

- **How Fast You Were Going:** A rough guess can be used to suggest you were partly responsible.

- **What You Saw Before Impact:** If you say you did not see the other car, they may argue you were not paying attention.
- **Whether You Feel Better:** A good day or brief improvement does not mean you are healed.
- **Your Prior Injuries:** Old injuries can be used to argue that the crash did not cause your current pain.
- **Your Medical Treatment:** Delays, missed appointments or uncertainty about future care can be used to reduce the claim.

Do not give a recorded statement to the other driver's insurance company. Do not sign medical authorizations that give them broad access to your records. Don't accept a quick settlement while you are still treating. Once you settle, you usually cannot go back and ask for more money if your symptoms worsen.

What Should I Tell My Own Insurance Company?

You should report the crash to your own insurer, but keep the report factual. Provide the date, time, location, vehicles involved and basic description of what happened. Tell them you were injured if you have symptoms, but do not minimize pain or guess about the final diagnosis.

If your insurer asks for a recorded statement, speak with an attorney first. This is especially true if the other driver was uninsured, underinsured or blames you for the crash. Your own insurer can become adverse to you in uninsured motorist or underinsured motorist claims.

Clancy & Diaz, LLP handles claims involving [uninsured motorists](#) and insurance disputes after serious crashes. If coverage issues arise, early legal guidance can keep you from saying something that creates avoidable problems later.

What Details Should I Keep for Myself and My Attorney?

Some information should go to your lawyer, not the other driver. That includes your pain level, medical history, work limitations, financial pressure and thoughts about settlement.

You should also keep a private record of what you remember. Write down the direction each vehicle was traveling, what the other driver said, whether they appeared distracted, whether passengers made comments and whether anyone mentioned speeding, phone use, alcohol or fatigue.

Save the following:

- **Photos and Videos:** Keep original files if possible because timestamps and image data can matter.
- **Medical Records and Bills:** These connect the crash to your injuries, treatment and financial losses.

- **Repair Estimates and Total Loss Paperwork:** Vehicle damage can help show force of impact.
- **Missed Work Records:** Pay stubs, employer notes and schedules can support lost income.
- **Pain and Symptom Notes:** A short daily record can help show how injuries affect sleep, movement, work and family responsibilities.

These details help your attorney build a fuller picture of what the crash did to your life. They do not belong in a roadside conversation with the other driver.

How Can a Northern California Car Accident Attorney Help Me?

A serious crash caused by another driver can leave you managing medical appointments, car repair bills, missed work and insurance calls all at once. A Northern California car accident lawyer can take over those insurance dealings, build the evidence record and push back against a claims process designed to pay you less than you're owed.

Clancy & Diaz, LLP, has years of experience investigating crashes throughout Walnut Creek, Concord, Antioch, Pittsburg, Martinez, Pleasant Hill, Lafayette, Brentwood and nearby communities. Our attorneys gather records, track down witnesses, review police reports, find camera footage and deal directly with insurance companies so you can focus on getting better.

If another driver caused your crash, don't let a roadside conversation or insurance statement control what happens next. [Contact us](#) for a free consultation. You pay nothing for our legal services unless we win your case. That's how we work. That's why we win.