What to Do After a Car Accident in South Carolina

Stay Calm and Check for Injuries

The moments right after a crash can be disorienting. Your first priority is safety. Take a breath and assess yourself and your passengers for any injuries. If anyone is hurt, call 911 immediately. Even if injuries seem minor, it is best to let emergency responders evaluate everyone on the scene. In South Carolina, the law requires you to stop and remain at the scene. Do not leave, no matter how small the accident appears.

Move to a Safe Spot if Possible

If the vehicles are drivable and blocking traffic, pull them to the shoulder or a nearby parking lot. Turn on your hazard lights to warn other drivers. If the cars cannot move, stay inside with your seatbelt fastened until help arrives, provided it is safe to do so. Getting out of the car on a busy road can be more dangerous than staying put. Use flares or reflective triangles if you have them, but only if you can place them without stepping into traffic.

Call the Police

In South Carolina, you must report any accident that results in injury, death, or property damage over a certain amount. Even for a fender bender, it is wise to call the police. A responding officer will file an official report, which can be critical later for insurance claims or legal matters. When the officer arrives, give a factual account of what happened. Stick to what you observed. Do not guess or speculate. Avoid saying things like "I'm sorry" or "It was my fault," because those statements can be used against you later.

Exchange Information

While waiting for the police, exchange information with the other driver. Get their full name, phone number, driver's license number, insurance company and policy number, and license plate number. Also note the make, model, and color of their vehicle. Do not discuss fault or argue about what happened. Keep the exchange brief and polite. If the other driver seems agitated or uncooperative, stay in your car and wait for the officer.

Document the Scene

If you can do so safely, take photos and videos of the scene. Capture the positions of the vehicles, damage to each car, skid marks, road conditions, traffic signs, and any visible injuries. These visuals can help reconstruct what happened. Also write down the time, date, weather,

and any details you remember. If there are witnesses, ask for their contact information. The more evidence you gather at the scene, the smoother the claims process will be later.

Seek Medical Attention

Even if you feel fine right after the crash, some injuries take hours or days to show up. Whiplash, concussions, and soft tissue injuries are common after a car accident. Visit a doctor or an emergency room as soon as possible. Tell the medical provider exactly what happened and describe any pain or discomfort, even if it seems minor. A medical record created shortly after an accident in Columbia can serve as important documentation if you later need to pursue a personal injury claim. Delaying treatment may give an insurance company reason to argue that your injuries were not caused by the crash.

Notify Your Insurance Company

Call your insurer as soon as you can after the accident. Most policies require you to report a crash promptly. Give them the basic facts: when and where it happened, the other driver's information, and the police report number. Do not provide a recorded statement until you have spoken with a lawyer. Insurance adjusters may ask questions designed to minimize your payout. Stick to the facts and let your attorney handle the details if you have one.

Understand South Carolina's Insurance Laws

South Carolina is a fault state for car accidents. That means the driver who caused the crash is responsible for the damages. The at-fault driver's insurance should cover your medical bills, lost wages, and vehicle repairs. However, insurance companies do not always pay out fairly. They may dispute liability or undervalue your claim. This is where understanding personal injury law in South Carolina becomes important. If you have serious injuries or significant property damage, consulting a personal injury attorney can help you navigate the process and protect your rights.

Keep Records of Everything

Create a folder, physical or digital, for all documents related to the accident. Include the police report, photos, medical bills, repair estimates, receipts for rental cars or towing, and any correspondence with insurance companies. Also keep a journal of your recovery: how you feel each day, what activities you cannot do, and how the injuries affect your work and daily life. This log can be powerful evidence if your case goes to court or if you need to negotiate a settlement.

Know When to Call a Lawyer

Not every accident requires a lawyer. If the crash was minor and everyone walked away without injury, you can probably handle the insurance claim on your own. But if you are hurt, if fault is disputed, or if the insurance company offers a settlement that does not cover your expenses, it is time to get legal help. A personal injury attorney who knows South Carolina law can evaluate your case, gather evidence, negotiate with insurers, and, if necessary, file a lawsuit. They work on a contingency fee basis in most cases, meaning they only get paid if you win.

Be Mindful of Deadlines

South Carolina has a statute of limitations for personal injury claims. You generally have three years from the date of the accident to file a lawsuit. That may sound like a long time, but building a strong case takes months. Evidence can disappear, witnesses can move, and memories fade. Acting quickly after an accident in Columbia gives you the best chance of a fair outcome. If you miss the deadline, you lose your right to sue, no matter how serious your injuries are.

Take Care of Yourself

A car accident can be physically painful and emotionally draining. It is normal to feel anxious, frustrated, or overwhelmed. Lean on family and friends for support. Follow your doctor's advice and attend all follow-up appointments. Do not rush back to work or to your usual routine before your body is ready. Your health comes first. The legal and insurance processes will move at their own pace, and pushing yourself too hard can set back your recovery.

Knowing what steps to take after a crash makes a stressful situation more manageable. Stay calm, gather information, seek medical care, and consult a professional when you need to. By being methodical and patient, you protect your rights and give yourself the best chance of a full recovery.