

# What Information Do You Need to Exchange After a Car Accident in Florida?

## Learn how the right information protects your rights

After a [car accident](#) in Florida, everything can move fast – sometimes too fast. In the moment, most people are focused on checking for injuries and making sense of what just happened. Exchanging information often feels like something to deal with later, but the details shared at the scene can matter more than you might expect.

Understanding what information Florida law requires, what insurers will ask for, and how to handle these exchanges without added stress can help protect you down the road. Taking a few calm steps early on can make the process easier and help prevent avoidable issues with your claim.

## Information Florida law requires you to share

Under Florida law, drivers involved in a car accident must stop at the scene and exchange basic identifying information. That includes:

- Your full name and current address
- Your driver's license information
- Your vehicle registration information

Drivers are also required to show their driver's license upon request and provide reasonable assistance to anyone injured, including calling for medical help if needed. If the accident involves injuries, a fatality, or significant property damage, law enforcement must be notified. In many cases, officers will respond to the scene and complete a crash report. Failing to stop, provide required information, or report a qualifying accident can lead to serious legal consequences, so it's important to handle this step correctly.

## Information you should collect from the other driver

Beyond what Florida law requires, there are several key details you should make sure to collect from the other driver involved. This information can be critical when filing an insurance claim or resolving disputes later. Be sure to ask for and document:

- Full name and contact information
- Driver's license number
- Insurance company name and policy number
- Vehicle make, model, and license plate number

If possible, take photos of the other driver's license, insurance card, and vehicle to avoid transcription errors. Just be polite and non-confrontational, keeping the exchange calm helps everyone.

## **Tips for exchanging information safely at the scene**

Accident scenes can be stressful, emotional, and sometimes tense. A few important tips can help you handle the situation safely:

- Stay calm and respectful, even if you believe the other driver is at fault
- Do not argue about who caused the accident
- Avoid apologizing or making statements that could be misunderstood
- Stick to exchanging facts, not opinions, and focus on the details that insurance companies and authorities will need
- Take photos if it is safe to do so, but keep interactions professional and brief

If the other driver refuses to cooperate or provide information, let law enforcement handle the situation. Don't escalate the conflict yourself. Your safety is the top priority.

## **What to do if the other driver doesn't have insurance**

Learning that the other driver is uninsured can be frustrating, but it's important to stay focused. Start by calling the police and making sure a report is filed. Driving without insurance is illegal in Florida, and a police report helps document the situation and preserve important details.

Even if the driver does not have insurance, gather their information. This includes their name, contact details, driver's license number, license plate number, and vehicle information. Notify your own insurance company as soon as possible. If you have uninsured or underinsured motorist (UM/UIM) coverage, it may help pay for medical bills, lost wages, and other losses.

Since uninsured driver claims can be more complicated, speaking with a Florida car accident lawyer can help. Your attorney can review your coverage, explain your options, and help you pursue compensation, so you are not left paying for someone else's mistake.

## **What to say (and not say) to insurance companies**

After the accident, insurance companies may reach out quickly – sometimes within hours. While you are required to notify your own insurer, you should be careful about how much information you provide, especially to the other driver's insurance company. When speaking with insurance adjusters, remember to:

- Provide basic facts, such as the date, time, and location of the accident
- Avoid guessing or speculating about what happened
- Not give recorded statements without understanding your rights
- Never agree to a settlement before knowing the full extent of your injuries

Insurance companies are focused on limiting payouts. Even innocent comments can be used to reduce or deny compensation later.

## **Gathering information from witnesses**

If there are people who saw what happened, their perspective can be helpful – especially if there’s any disagreement about who was at fault. When you approach a witness, try to get:

- Full names
- Phone numbers or email addresses
- A brief description of what they saw

Independent witnesses can give an unbiased account of the accident, which can be important later if anyone questions what happened.

### **The role of a police accident report**

A police accident report often becomes a key piece of evidence in a Florida car accident claim. While the report itself does not determine fault, it documents important details, much of the same information you exchange at the scene. By providing accurate and complete information to law enforcement, you help ensure the report reflects the facts of the accident. A police accident report will include:

- Driver and vehicle information
- Diagrams of the accident scene
- Statements from drivers and witnesses
- Any citations issued

If law enforcement responds to your accident, ask how and when you can obtain a copy of the report. If you forget to ask, you can purchase a copy from the [Florida Highway Safety and Motor Vehicles \(FLHSMV\)](#). If officers do not come to the scene but the accident meets reporting requirements, you may need to [file a report yourself](#).

### **Why getting the details right matters**

Missing or incorrect information can cause unnecessary delays, denied claims, or disputes that could have been avoided with proper documentation. Insurance companies rely heavily on details, and even small gaps or inconsistencies can be used to question what happened or reduce the value of a claim. Accurate information helps create a clear, reliable record of the accident and puts you in a stronger position from the start.

Getting the details right also protects you if issues come up later. Some injuries take time to appear, and what feels minor at the scene can become more serious days or weeks afterward. Having complete and accurate information gives you options, supports your medical care, and helps ensure you are not left dealing with unexpected costs on your own.

### **Get personalized support every step of the way**

Knowing what information to exchange after a car accident is important, but knowing how to use that information to protect your rights is just as crucial. If you’ve been injured, having an

experienced car accident attorney by your side can make all the difference, handling communication, reviewing accident reports, and guiding you through the process every step of the way.

[The Law Offices of Casey D. Shomo, P.A.](#) is a client-focused firm that takes pride in giving each person the attention they deserve. Serving car accident victims throughout Palm Beach Gardens and Palm Beach County, we work closely with our clients to gather evidence, deal with insurance companies, and fight for the compensation you deserve.

Don't face the stress of an accident alone. [Contact us today](#) to get one-on-one support from a team that cares about your recovery and your future.