



The Chattanooga Police Department

What to do if you're involved in a traffic crash



State law requires drivers of vehicles involved in traffic crashes resulting in death, injury, or property damage of \$50 or more to immediately notify the nearest law enforcement agency.

If you or any involved party are injured in a crash, call 9-1-1 and an officer will respond.

Chattanooga Police Department officers will **always** respond to crashes that involve:

1. Death or injury;
 2. Hit and run;
 3. Impairment of an operator due to alcohol or drugs;
 4. Government-owned vehicles or property;
 5. Hazardous materials;
 6. Disturbances between principals;
 7. Major traffic congestion as a result of the crash; and
 8. Damage to vehicles to the extent that towing is required.
-

Minor, Non-injury Traffic Crashes

Drivers involved in a minor, non-injury crash should still call 9-1-1 or the non-emergency number at 423-698-2525. However, effective January 1, 2023, call takers might not dispatch an officer if it does not require a police response based on the circumstances.

We request that drivers involved in minor, non-injury crashes move their vehicles out of the roadway to a safe location and do the following:

- Politely exchange information with the other involved party or parties.
- Take detailed cell phone pictures of the damage.
- Share the applicable information with your insurance company.
- File the required documents with the state if applicable.



You Must Report Your Crash to the Tennessee Department of Safety

Per T.C.A 55-10-107, Tennessee law requires that you must file, or have filed on your behalf, a personal accident report with the Department of Safety if you were involved in a crash as an owner or driver involving death or injury, or in which property damage was more than one thousand five hundred dollars (\$1500) to any person involved or damage to state or local government was more than four hundred dollars (\$400). This report is required regardless of who was at fault and in addition to any report filed by an investigating officer.

Failure to file a personal accident report with the Department of Safety shall result in the suspension of the driver's license and registrations or nonresident operating privileges of any person involved in an accident.

Your report must be submitted to the Department of Safety within **twenty (20) days from the crash** to avoid the proposed suspension of your driving and registration privileges.

You can satisfy this requirement by downloading, printing, and completing the Tennessee Department of Safety and Homeland Security Owner / Driver Report form, which can be found below. Blank copies of the document can also be obtained at Chattanooga Police Department Police Service Center at 3410 Amnicola Hwy.

The completed form should be sent to:

TENNESSEE DEPARTMENT OF SAFETY AND HOMELAND
SECURITY
P.O. BOX 945
NASHVILLE, TN 37202





TENNESSEE DEPARTMENT OF SAFETY AND HOMELAND SECURITY

OWNER / DRIVER REPORT

IMPORTANT: COMPLETE FORM BELOW AND MAIL TO: TN DEPARTMENT OF SAFETY AND HOMELAND SECURITY
P.O. BOX 945
NASHVILLE, TN 37202-0945

DATE OF CRASH: _____ PLACE OF CRASH: _____
Month/Day/Year City County

VEHICLE MAKE: _____ VEHICLE YEAR: _____ VEHICLE TYPE: _____

NAME OF OPERATOR: _____ DOB: _____
Last First Middle Month/Day/Year

ADDRESS: _____
Number Street City State Zip

DRIVER LICENSE NUMBER: _____ STATE: _____ EXPIRATION DATE: _____

NAME OF OWNER: _____ DOB: _____
Last First Middle Month/Day/Year

ADDRESS: _____
Number Street City State Zip

DRIVER LICENSE NUMBER: _____ STATE: _____ EXPIRATION DATE: _____

WERE THERE INJURIES OR DEATH INVOLVED IN THIS CRASH? YES NO

WERE THERE DAMAGES TO YOUR VEHICLE? YES NO
IF YES, WERE THEY LESS THAN \$1,500? OR GREATER THAN \$1,500 IF OVER \$1,500, ENTER AMOUNT _____

WERE THERE DAMAGES TO STATE OR LOCAL PROPERTY? YES NO
IF YES, WERE THEY LESS THAN \$400? OR GREATER THAN \$400 IF OVER \$400, ENTER AMOUNT _____

IF AVAILABLE, LIST THE FOLLOWING INFORMATION ON THE OTHER DRIVER INVOLVED IN THIS CRASH:

Last Name	First Name	Middle Initial	Driver License Number
-----------	------------	----------------	-----------------------

DID YOU HAVE LIABILITY INSURANCE COVERAGE FOR THIS CRASH? YES NO

IF YES, PROVIDE COMPLETE INFORMATION BELOW:

NAME OF INSURANCE COMPANY (NOT AGENCY): _____

ADDRESS: _____
Number Street City State Zip

POLICY NUMBER: _____ POLICY PERIOD: FROM: _____ TO: _____

NAME OF POLICYHOLDER: _____

ADDRESS: _____
Number Street City State Zip

NAME OF INSURANCE REPRESENTATIVE (AGENCY) WHO ISSUED POLICY: _____

ADDRESS: _____
Number Street City State Zip

NOTE: THE INSURANCE INFORMATION YOU PROVIDE WILL BE FORWARDED TO THE INSURANCE COMPANY FOR VERIFICATION.

Signature Date

TENNESSEE DEPARTMENT OF SAFETY AND HOMELAND SECURITY

OWNER / DRIVER REPORT

As set forth under the provisions of 55-12-104, T.C.A., you must file, or have filed in your behalf, a personal report with the Department of Safety and Homeland Security, if you were involved in an automobile crash as an owner or driver involving death or injury, or in which damage to property was in excess of one thousand five hundred dollars (\$1,500) to any person involved OR if an accident results in damage to state or local government property in excess of four hundred dollars (\$400). This report is required regardless of who was at fault and in addition to any report filed by an investigating officer.

Failure to file a personal crash report with the Tennessee Department of Safety and Homeland Security may result in the suspension of driver license and registrations or nonresident operating privileges of any person involved in a crash.

Your report must be submitted to the Department within **twenty (20) days** from the crash. You can satisfy this requirement by completing the reverse side of this form and mailing it to the Tennessee Department of Safety and Homeland Security, P.O. Box 945, Nashville, TN 37202. If you have any questions, please call toll-free (866) 903-7357 or the Telecommunications Device for the Deaf (615) 532-2281.

Thank you for your cooperation.

TENNESSEE DEPARTMENT OF SAFETY AND HOMELAND SECURITY