**Should You Report a Minor Vehicle Accident?**

Vehicle accidents happens every day. While some of them may result in fatal injuries, a majority of them are minor fender benders where no one is injured. In some of these situations, the damage is so small that drivers do not consider it worthy to file a claim and involve their insurance companies, mostly to save themselves from the hassle. But is that the right move? What are the implications if you decide to not report it? Generally, all insurance companies include a clause in their policies regarding reporting all accidents, regardless of the degree of damage.

**Why You Should Consider Reporting a Minor Auto Accident**

When a car hits you, it is likely that you stopped your car abruptly to keep it from further damage. In such a situation, your body may have suffered from a sudden jerking effect that can result in internal injuries. With your heart racing, adrenaline pumping, and amidst all the confusion, you may not realize any kind of body pain. Some injuries do not manifest immediately, and may surface after a few hours or may be days. You could suffer from organ damage, soft tissue injury, brain or head injury, or lower back injury.

If you decide to not report the minor accident, you may not be able to make a claim against the other driver to get compensation for any such injuries. Moreover, your vehicle could have suffered more damage than you think. A fluid leak, loosened bumper, or misalignment of wheels are just a few possibilities. Considering all this, it is best that you report the damage to both the police and your insurance company to support your claim later on, if you have any.

**Reporting Vehicle Accidents in Iowa**

If the accident resulted in property damage exceeding $1,500 or a bodily injury or death to any individual involved in the crash, it is mandatory for the driver to file a report within 72 hours to the Iowa Department of Transportation. However, if the driver has reported the accident to a law enforcement agency and the investigation is already underway, they are not required to file a report with the transportation department.

In case of the latter, the report should be made to any one of the following authorities:

* The closest Iowa state patrol office
* The county sheriff
* Any other peace officer that is within close proximity to the accident scene

However, no Iowa law makes it mandatory to report the accident to your insurance company, but your insurance coverage policy may require you to do so, if you want to utilize it for covering the damages down the line.

You may be tempted to avoid involving authorities in vehicle accidents resulting in minor bodily injury or property damage. However, you should think ahead and consider different possibilities to make an informed decision. If you need legal assistance of an attorney to help you with your situation, you can [contact](https://www.trlf.com/contact-us/) Tom Riley Law Firm today to schedule an appointment with an experienced [auto accident attorney](https://www.trlf.com/auto-accidents/) and discuss your legal options.