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Quick guides

Simple, fast, and stress-free. Save them on your phone for when you need them.

1 What to do if you have an accident

Stay calm. Follow these steps in order.

1. **Safety first.**
   If you can, move the car to a safe place and turn on your hazard lights. If anyone is hurt, call 911.
2. **Call the police.**
   Ask for a police report and write down the report number and the officer's name.
3. **Take photos.**
   Of both cars, the license plates, the damage, the scene, traffic signs, and the driver's licenses.
4. **Exchange information.**
   The other driver's name, phone, address, plate, insurer, and policy number. Also write down witness information.
5. **Don't admit fault.**
   Be polite, but don't say "it was my fault" or sign anything you don't understand.
6. **See a doctor if you feel anything.**
   Some injuries show up hours or days later.
7. **Report it to your insurer as soon as possible.**
   Call the number on your insurance ID card or use their app.
8. **Message us.**
   We'll guide you for free on what to do and whom to call.

ALWAYS KEEP IN YOUR CAR

- Your insurance ID card, printed or on your phone
- Your vehicle registration
- Your driver's license

This guide is general information. Galaxy Quote does not negotiate claims or represent you before the insurer. Help with insurance is free for anyone, member or not.

2 What to do if you move

Moving has a lot of details. Use this checklist so you don't forget anything.

1. **DMV.**
   Update the address on your license and vehicle registration. Each state has a short deadline; check your state's DMV website. If you move to another state, you will need a new license and plates there.
2. **Your insurance.**
   Tell your insurer your new address before you move. The price may change depending on the area, and if the address is wrong, a claim could be denied. Message us and we'll help for free.
3. **Mail (USPS).**
   Submit a change of address at usps.com so your mail reaches your new home.
4. **Banks and cards.**
   Update your address with your banks, credit cards, and loans.
5. **Utilities.**
   Schedule disconnection at your old home and setup at your new one: electricity, gas, water, internet, and phone.
6. **Work and government.**
   Notify your employer (for your tax forms), the IRS if applicable, your children's school, and your doctors.
7. **Protect your belongings.**
   If you're renting, ask us about renters insurance: it protects your belongings and is usually affordable.

AS A MEMBER

We help you book your DMV appointment, explain each step, and join you on your calls.

3 How to improve your credit, step by step

Good credit helps you get better loans, cards, apartments, and, in many states, better insurance prices.

1. **Check your report for free.**
   Go to annualcreditreport.com, the official site, and download your Equifax, Experian, and TransUnion reports.
2. **Fix errors.**
   If you see something that isn't yours or is wrong, you can dispute it for free directly with each credit bureau.
3. **Always pay on time.**
   It is the biggest factor in your score. Set up autopay or reminders.
4. **Use little of your limit.**
   Try to use less than 30% of your card limits, and ideally less than 10%.
5. **Don't close old cards.**
   The length of your history counts in your favor.
6. **If you're just starting,**
   consider a secured card or a credit builder loan.
7. **Apply for credit only when you need it.**
   Many applications in a row can lower your score.

Watch out for false promises. By law, a credit repair company cannot charge you before doing the work, and no one can remove accurate negative information. Be wary of anyone who promises to "erase everything."

AS A MEMBER

We explain your report and connect you with trusted credit builder programs and credit repair companies.

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These guides are general information, not legal or financial advice.