

## **Accidents Happen...**

**Know what to do if you are involved in an auto accident *before* the accident.**

Please feel free to print this page and keep it in your automobile. Following are some tips on what to do and how to prepare yourself:

- Immediately stop at the scene.
- If there are injuries call the paramedics.
- If there are no injuries and it is safe to move your vehicle, proceed to the side of the road to exchange insurance information.
- Call the police. (In some areas, police authorities may consider factors such as the severity and location of the accident and may not come to every accident scene. Most policies require notification of police within a specified time period if the accident is a hit and run.)
- Obtain the names, addresses, phone numbers and driver's license numbers of all parties involved in the accident.
- Get the names, addresses and phone numbers of witnesses as well.
- You should also obtain the year, make, model, license plate number, registration, insurance carrier, and policy number of the involved vehicle(s).
- If you have a camera, take photographs of the damage, the position of the cars and the accident scene, i.e. traffic controls, visual obstacles.
- If the owner of a damaged car or damaged property cannot be located, leave a note with the names and addresses of the driver(s) and owner(s) of the involved cars.
- If anyone is injured or the vehicle damage exceeds \$750.00, you must report the accident to the Department of Motor Vehicle within 10 days--failure to notify the DMV may result in the suspension of your driver's license.
- Report the accident to us and/or your insurance carrier as soon as possible to help expedite the processing of your claim.

### ***Things to Avoid...***

- Do not argue with other drivers and/or passengers. Save your story for the police and your insurance carrier.
- Do not sign statements of fault or promise to pay for any damage. If another party offers to pay your deductible, don't sign anything releasing him or her from further responsibility. If you release the other party, your insurance company's subrogation right will be jeopardized and the company may refuse to pay for damage to your car.