

# WHAT TO DO IN THE EVENT OF AN AUTOMOBILE ACCIDENT

## *First Thing To Do*

- 1.) STOP, REMAIN CALM AND ASSESS THE SITUATION. PLEASE SEEK IMMEDIATE MEDICAL ATTENTION IF ANYONE IS INJURED.
- 2.) MAKE WRITTEN NOTES OF THE FOLLOWING:
  - ☒ NAME AND ADDRESS OF INJURED INDIVIDUALS;
  - ☒ VEHICLE LICENSE NUMBER AND DRIVER'S LICENSE NUMBER;
  - ☒ NAMES AND ADDRESSES OF VEHICLE OWNER, DRIVER AND PASSENGERS;
  - ☒ NAMES AND ADDRESSES OF ALL WITNESSES;
  - ☒ POSITION OF ALL VEHICLES INVOLVED IN RELATION TO EACH OTHER AND TO THE CENTER OF THE HIGHWAY OR INTERSECTION;
  - ☒ LOCATION AND LENGTH OF ANY SKID MARKS;
  - ☒ IF YOU HAVE AN ACCIDENT WITH A COMMERCIAL VEHICLE, WRITE DOWN THE BUSINESS INFORMATION FROM THE SIDE OF THE COMMERCIAL VEHICLE
- 3.) IF YOU HAVE A CAMERA OR A CELL PHONE WITH PHOTO CAPABILITIES, TRY TO PHOTOGRAPH YOUR VEHICLE, ANY OTHER VEHICLES INVOLVED IN THE ACCIDENT, AND THE ACCIDENT SCENE.
- 4.) HAVE DAMAGED VEHICLES MOVED TO A SAFE POSITION TO AVOID FURTHER ACCIDENTS. OR IF YOU ARE UNABLE TO MOVE THE VEHICLE(S), ARRANGE TO WARN ONCOMING TRAFFIC
- 5.) **DO NOT ADMIT RESPONSIBILITY FOR THE ACCIDENT AND MAKE NO STATEMENT REGARDING IT EXCEPT TO POLICE, THE MOTOR VEHICLE DEPARTMENT, YOUR INSURANCE AGENT, OR YOUR ASSIGNED CLAIMS REPRESENTATIVE**
- 6.) DIRECT INQUIRIES FROM OTHER PARTIES, OTHER AGENTS OR OTHER CLAIMS DEPARTMENT. DO NOT RESPOND PERSONALLY UNLESS YOU ARE CITED THE ONLY EXCEPTIONS TO THIS WOULD BE THE POLICE OR MOTOR VEHICLE DEPARTMENT OR YOUR ASSIGNED CLAIMS ADJUSTER

## *Quick Tips to Keep in Mind*

A WRITTEN REPORT MUST BE FILED ON ALL ACCIDENTS, REGARDLESS OF HOW MINOR. CONTACT YOUR CARRIERS CLAIMS OFFICE AS SOON AS POSSIBLE.

LOCALITIES VARY AS TO REQUIREMENTS FOR REPORTING ACCIDENTS. YOUR AGENT OR CLAIMS DEPARTMENT CAN ADVISE YOU OF THE REQUIREMENTS WITHIN YOU STATE.

IF YOUR CAR IS INSURED FOR FIRE, THEFT, GLASS BREAKAGE OR A DUMB ANIMAL HIT (ALSO KNOWN AS COMPREHENSIVE COVERAGE)

- ☒ REPORT THE LOSS IMMEDIATELY TO YOUR CARRIERS CLAIMS DEPARTMENT
- ☒ NOTIFY THE LOCAL AUTHORITIES OF ANY THEFT OR FIRE LOSS OF SUSPICIOUS ORIGIN