

## **ACCIDENTS HAPPEN**

### **HERE'S WHAT TO DO WHEN ONE HAPPENS TO YOU**

Accidents can happen in any type of situation. They're common in bad weather, when debris obstructs a roadway, at high speeds, and during rush hour. But even perfect driving conditions and gloriously sunny days have their share of mishaps. You may be an exceptionally skilled driver who has taken every precaution and a collision can still happen.

### **DO YOU KNOW WHAT TO DO WHEN THE UNEXPECTED OCCURS?**

#### **SAFETY FIRST**

Call 911 to report any injuries and request police and first responders to the scene.

#### **STAY CALM**

Don't accuse the other driver of causing the accident. You don't know what type of personality you may be dealing with. Introduce yourself from a safe distance and speak calmly and politely. If the other driver leaves the scene, do not try to stop him or her, but get the license plate number and remain at the scene yourself. Leaving the scene is illegal in most states, so do not exacerbate an already tense situation.

### **ACCIDENTS HAPPEN BUT THERE ARE TRIED-AND-TRUE METHODS OF DEALING WITH THE AFTERMATH AS SMOOTHLY AS POSSIBLE.**

#### **MOVE AWAY FROM THE VEHICLES**

Wait for the police before you move your car, unless it's blocking traffic. In that case, drive to the shoulder, as long as your vehicle isn't leaking fluid. **DO NOT** stand between or near the cars while discussing the crash. If another driver isn't paying attention, he could possibly collide with the cars, crushing you in between them.

#### **COLLECT INFORMATION FOR YOUR RECORDS**

Exchange information with the other driver(s). You'll want to make note of address(es), insurance carrier(s) including the policy number and expiration date, and the other driver's license plate number. It is also helpful to take pictures of anything that may have contributed to the crash. If you believe there are witnesses to the accident take their names and phone numbers for the police to have when writing their accident reports.

