



### SAFETY FIRST!

- 1** Stop your vehicle at the scene of the accident. Do not move your car unless it is obstructing traffic and can be moved safely. In that case, move it to the safer side of the road as near to the scene as possible.
- 2** Call 911 immediately if anyone is injured or there is an emergency situation such as a fire or fuel leak. Attend to any injured persons and remove them from the roadway if there is a threat of imminent harm.
- 3** Call the police even if there are no serious injuries. Most state laws require police notification unless the damages are obviously less than \$500.
- 4** Turn on your hazard lights. Use cones, warning triangles or flares, if available. Alert other drivers to avoid further collisions.
- 5** Use your Emergency Kit. Every motorist should carry an emergency kit in the event of an accident. The kit should include medical supplies, a pen and paper for notes, a disposable camera, and a medical alert card listing any medication allergies or other conditions affecting you or family members. Keep small cones, warning triangles or emergency flares in the trunk.
- 6** Stay out of the roadway and watch out for traffic! Each year, many pedestrian injuries and deaths occur following an auto accident.

### GET THE FACTS!

- 7** Make sure the police officer at the scene completes an accurate accident report. Do not sign an inaccurate report.
- 8** If there is not a police officer at the scene of your accident, you should still file a vehicle accident report. Report forms may be available at your local police station or on your state's department of motor vehicles website.
- 9** Collect the names and addresses of any drivers, passengers and bystanders. Make sure all witnesses are interviewed by the police officer, with their comments, names and phone numbers documented.
- 10** Collect driver's license numbers, vehicle registration, vehicle make and model, vehicle tag numbers, and insurance information from others involved in the crash.
- 11** Gather the names of police officers and paramedics on the scene. Note badges and the identifying numbers on the police cars and emergency vehicles at the scene.
- 12** Note whether those involved in the accident were wearing seatbelts and whether air bags were deployed.
- 13** Observe vehicle damage, and take pictures of the cars, the crash scene, and witnesses if you have a camera available. Don't forget that many cell phones now have built-in cam-

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eras – chances are that someone involved in the accident has a cell-phone camera.

- 14** If you strike an unattended vehicle, leave a note with your name, address, phone number, vehicle registration number and date and time of incident.
- 15** Call a towing company, if necessary. Find out the cost and designate where you would like your car towed. Be sure to get the tower's name, phone number, driver's license number and registration number before they tow your car.

## AFTER THE ACCIDENT

- 16** Seek medical attention, if necessary. It is important to do this as soon as possible, even for minor injuries. Sometimes even serious injuries do not manifest symptoms until days after the accident. It is important to observe your family members in the days following the accident and seek medical care if it is needed.
- 17** When you get home, remember to make your own notes and diagrams about the accident. Try to recall details such as speed of your vehicle and the chain of events leading up to the accident. Include relevant facts, such as how the accident occurred, sketching the positions of the motor vehicles, traffic signals, etc.
- 18** Don't discuss fault with other drivers or passengers at the scene of the accident, even if you think you were responsible for the accident.
- 19** Consider contacting an attorney, especially if there have been deaths or serious injuries as a result of the accident. To contact a personal injury attorney with experience in auto accident injury cases, visit [www.InjuryBoard.com](http://www.InjuryBoard.com).
- 20** Provide the other party with your insurance information rather than settling repair or medical bills between yourselves. This will protect all parties involved in the accident.
- 21** Do not supply a recorded statement about the accident; if your insurance company or that of any party involved in the accident asks you to do so, you may want to consult an attorney first.
- 22** Get a vehicle repair estimate by taking your car to a well-reputed mechanic or body shop. Visit [www.kbb.com](http://www.kbb.com) or [www.Edmunds.com](http://www.Edmunds.com) for information about the value of your vehicle.
- 23** Know what your insurance covers, including towing, rental car, and other costs that may be associated with an accident. Adjust your policy as needed if it doesn't cover everything you would like.
- 24** Never accept an insurance settlement without knowing what the future medical conditions or medical care costs will be. Seek the advice of an experienced attorney if you have been offered a settlement.
- 25** To contact a personal injury attorney with experience in auto accident injury cases, visit [www.InjuryBoard.com](http://www.InjuryBoard.com).

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