

What to do in the event of an accident

Things you should have with you or in your vehicle at all times:

- Driver's license
- Registration
- Proof of insurance

Note: To be prepared for the possibility of an accident, we recommend you also carry the following:

- Camera
- Cell phone
- Notebook and pen
- Flashlight
- Warning devices (i.e. cones, flares, or warning triangles)

What to do in the event of accident:

- Stop the car, turn off the engine, stay calm, and check for injuries. Call an ambulance, if necessary.
- If the accident is minor and there are no serious injuries, move yourself and your vehicle to a safe place off the roadway.
- If your vehicle is not movable, turn off the engine, turn on the hazard lights, and set out warning devices, if available.
- Call the police and stay at the scene of the accident until the police release you.
- Give the police complete and accurate information. Do not discuss the specifics of the accident with the other driver(s) or anyone else.
- Do not admit fault or accept offers to settle.
- Exchange information:
 - Names, addresses, and phone numbers of all parties involved.
 - Driver's license numbers.
 - Insurance information on all vehicles involved

(name of insured, insurance company name, phone number, and policy number).

- Vehicle description (year, make, model, color, and license plate number).
- If the driver's name does not match the name on the registration and/or insurance card, determine the driver's relationship with the party on the registration and/or insurance card (i.e. employee, brother, friend, etc.).
- Photograph the following:
 - Damage to all vehicles involved.
 - Injuries.
 - All passengers and witnesses.
 - Accident scene and surrounding area.
 - The license, registration, and insurance card of the other driver(s).
- Document the accident:
 - Document the exact location, time of the accident, and how it happened.
 - Obtain the name, address, and phone number for each passenger.
 - Document the road, weather condition, and any other contributing condition.
 - Draw a diagram of the scene of the accident.
 - If there are witnesses, obtain their names and contact information.
- Report the claim to your insurance company regardless of who was at fault.

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