

What to do in the event of an accident

Knowing what to do if you are involved in an accident can save lives and also make the claims process easier.

1. Stop your car and find out if anyone is injured.
2. Call the police or highway patrol. Tell them how many people were hurt and the types of injuries. The police will notify the nearest medical unit.
3. Cover injured people with a blanket to keep them warm.
4. Try to protect the accident scene. Take reasonable steps to protect your car from further damage, such as setting up flares, getting the car off the road and calling a tow truck.
5. Ask the investigating officer where you can obtain a copy of the police report. You will probably need it when you submit your claim to your insurance company.
6. If necessary, have the car towed to a repair shop. But remember, your insurance company probably will want to have an adjuster inspect it and appraise the damage before you order repair work done.
7. Make notes. Keep a pad and pencil in your glove compartment. Write down:
 - the names and addresses of all drivers and passengers involved in the accident.
 - license plate numbers
 - make and model of each car
 - driver's license numbers
 - insurance identifications
 - names and addresses of witnesses
 - names and badge numbers of police officers or other emergency personnel.
8. If you run into an unattended vehicle or object, try to find the owner. If you can't, leave a note containing your name, address and phone number. Record the details of the accident.

Tips provided by the Insurance Information Institute, Inc. (<http://www.insurance.info>)