

## When your car breaks down

If you are in an accident or your car breaks down, safety should be your first concern. Getting out of the car at a busy intersection or on a highway to change a tire or check damage from a fender bender is probably one of the worst things you can do. The Insurance Information Institute (I.I.I.) recommends the following precautions when your car breaks down:

1. Never get out of the vehicle to make a repair or examine the damage on a busy highway. Get the vehicle to a safe place before getting out. If you've been involved in an accident, motion the other driver to pull up to a safe spot ahead.
2. If you can't drive the vehicle, it may be safer to stay in the vehicle and wait for help or use a cell phone to summon help. Standing outside the vehicle in the flow of traffic, under most circumstances, is a bad idea.
3. Carry flares or triangles to use to mark your location once you get to the side of the road. Marking your vehicle's location to give other drivers advance warning of your location can be critical. Remember to put on your hazard lights!
4. In the case of a blowout or a flat tire, move the vehicle to a safer place before attempting a repair—even if it means destroying the wheel getting there. The cost of a tire, rim or wheel is minor compared to endangering your safety.

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