

## **What to do if you are involved in a vehicle accident**

Nearly 34 million auto accidents occur annually in the U.S., and no matter how skilled of a driver you may be, it could happen to you. According to statistics by the National Safety Council, one in eight licensed drivers is involved in an automobile accident each year. If you are involved in an accident, remain calm and follow insurance company tips provided below to lessen the stress caused by this unfortunate situation:

- Stop your vehicle and, if necessary, move it to a safe position near the location of the accident. The law requires that you stop at the accident scene; failure to do so could result in a traffic ticket or a warrant for your arrest. If it is not safe to or you are unable to move the vehicle to a safe position be sure to turn on your flashers to alert other motorists.
- If your vehicle isn't drivable, call a towing company to move your vehicle. Get the name, address, and phone number of the towing company.
- Check all involved parties for injuries. Everyone who can walk should move to a safe location. If necessary, call 911 for medical assistance.
- Exchange contact information (names, addresses, and phone numbers) with all parties involved in the accident.
- Get the year, make, model, license plate number, insurance carrier, and insurance policy number for all vehicles involved.
- Identify any witnesses to the accident and gather their contact information.
- Contact the police. The police will advise you if their response to the scene is necessary. Contact the police if the accident involves a hit and run, if there are injuries to people, or if it is apparent that liability will be disputed. If police are present at the scene of the accident, get the police officer's name, phone number, and the police report number.
- Do not admit fault. Give details of the accident and cooperate with the police in providing answers to their questions.
- If you have a camera in your possession, take photos of the damage to the vehicle, accident scene (traffic, weather, road conditions), and people involved.
- As soon as possible, contact your insurance agent to report the accident