



What to Do In Case of an Accident

Car accidents can be stressful events that raise dozens of questions at once: *Should I call the police? Should I move my car? When should I make a claim?*

According to the **Insurance Information Institute (III)**, the following steps may help guide you through important decisions you need to make if you've been in an accident.

1.) Check yourself for injuries.

- If you're seriously injured, try not to move, and wait for emergency personnel

2.) Check the well-being of your passengers.

- If anyone's injured, get on the phone with emergency services or ask a bystander to call for help.

3.) Find safety.

- If you're able to, move to the side of the road or a sidewalk. If your car is safe to drive and is causing a hazard where it is, pull it to the side of the road. Otherwise, leave it where it is and get yourself to safety.

4.) Dial 911.

- Whether an accident is considered a minor fender-bender or a major collision, calling the police is important, in some states it's legally required. The responding officers will fill out an accident report and document the scene

5.) Wait for help.

- Turn off your engine, turn on your hazard lights and use road flares to warn other vehicles to slow down.

6.) Exchange information.

- After making sure you and any passengers are uninjured, exchange contact and insurance information with the other driver. According to the III, the most important information includes:
 - Full name and contact information
 - Insurance company and policy number
 - Driver's license and license plate number
 - Year, make, model, and color of your vehicle.
 - Location of the accident

7.) Document the accident.

- In order to protect yourself, the Insurance Information Institute recommends the following:
 - Identify the officers by obtaining their name and badge number.
 - Get a copy of the accident report
 - Take pictures of the vehicle from different angles.
 - Take down names and addresses of all parties involved.
 - Talk to witnesses. Take down their name and contact information.

8.) Notify the insurer.