

WHAT TO DO IF YOU ARE IN A CAR ACCIDENT

Getting into a car accident can be overwhelming with fear, anxiety, and all other sorts of emotions unraveling at the same time, not to mention the possible injuries you may have as a result of the accident. That is why it is a good idea to learn what you should do in an accident before it even takes place. The following guide should help with the post-accident things that need to be addressed by you. By knowing this information in advance and keeping a copy of this information in your car, it should help you navigate the process with greater ease.

- **MOVE TO A SAFE AREA**
 - If at all possible and if it is safe to do so if you are not seriously injured, move your car out of further harm's way, like to the shoulder of the road.
 - If moving your car is not possible, put on your blinking hazard lights to warn other drivers that your vehicle isn't going to be moving any time soon.
- **STOP YOUR VEHICLE AND GET OUT**
 - Make sure your car is no longer moving.
 - Turn off the engine.
 - Shift into park, or set the handbrake if you drive a manual.
 - Check to make sure it is safe to get out of your car before opening the door.
 - If you have flares or similar road safety items, consider using them.
- **CHECK ON OTHERS**
 - Check on all the other parties involved, including drivers, passengers, and pedestrians, to make sure no one is hurt.
 - Call 911 if anyone may be injured. Even a seemingly minor symptom like dizziness should be checked out by a health care professional.
- **CALL THE POLICE**
 - Even in minor accidents, a police accident report can prove invaluable when dealing with your car insurance company and other drivers.
 - Cooperate fully with the police, but avoid admitting fault or blaming others while at the scene.
 - Let the police objectively judge events and determine who, if anyone, was at fault for the crash.
 - If the police can't make it to the scene (which can happen if there are no injuries), you can file an accident report through your state's Department of Motor Vehicles (DMV).
- **GATHER INFORMATION**
 - Try to write down as much info as possible in the accident aftermath, including:
 - Driver and passenger names
 - License plate numbers

- Insurance info
- Makes and models of all vehicles involved
- Contact info for any eyewitnesses
- Location of the accident
- The name and badge number of any responding police officers⁴

- **DOCUMENT THE ACCIDENT SCENE**
 - To help your insurance company with your claim, you should do the following after the accident:
 - Driver and passenger names
 - License plate numbers
 - Take pictures of the accident scene, including the vehicles involved, with your smartphone camera or other camera.

- **REPORT THE ACCIDENT AND FILE YOUR INSURANCE CLAIM**
 - Call your insurance company at your earliest opportunity to report the accident and to start the claim process. Check your insurance card for the phone number to call.

WHAT YOU CAN DO BEFORE THE ACCIDENT

Be prepared. If you follow the recommendations listed here, it will better prepare you in the event of an accident.

- Pack a safety kit in your vehicle.
- Have your cell phone on you and keep it charged.
- Keep loose items in your car to a minimum as these items can fly around inside of the vehicle and cause additional damage to you.

- Keep all of your important documents ready (i.e. driver's license, proof of insurance, vehicle registration, and health insurance information).