

I've been in a car accident.....what do I do???

Courtesy of Highway Motors - Quality Used Cars and Auto Body Shop
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No one wants to think about getting into an accident, but odds are all of us will be involved in a vehicle collision at some point in our lives. According to the United States Census Bureau, there were 10.4 million reported motor vehicle accidents in 2006. Who knows how many go unreported. With odds like these, it is good to have an idea of what to anticipate when involved in an accident.

Highway Motors has come up with a simple check list to help.

Prepare??? Can I do that.....Yes!

- ✓ First of all, it is important to know your car insurance policy. It is material that you would rather not read, but being familiar with your policy, the reporting process, and payments will take some of the guess work out of dealing with the aftermath of a motor vehicle accident. There are three basic parts to any insurance policy that you should have knowledge of: declarations, conditions, and the insuring agreement. The **DECLARATION** page lists the types and dollar limits of your coverage. The **CONDITIONS** page refers to what you are supposed to do in the event of an accident. Most of this is pretty straight forward, but some of your rights may be forfeited if instructions are not followed properly. Finally there is the actual **INSURING AGREEMENT**. This is the part of the policy that indicates what your insurance company is protecting you against, including the **EXCLUSIONS** (what is not covered).
- ✓ Keep your insurance information with your vehicle; a glove compartment is usually a safe and accessible area.
- ✓ **Keep and emergency kit:** This kit should include a pen, paper, disposable camera, a card with information about medical allergies or conditions that may require special attention if serious injuries occur, flash light, and emergency flares.

When an accident occurs:

- ✓ **Never leave the scene of an accident until all matters are taken care of**
- ✓ **Safety First:** First of all it is important to try to remember to stay calm. Take a deep breath and take a minute to assess for potential injuries to you, anyone you are with, and other drivers/passengers involved in the accident. Drivers involved in minor accidents should move their cars out of the way of traffic. If cars cannot be moved or injuries are serious, drivers should stay in their vehicles until help arrives.
- ✓ **Call 911 immediately if there are any suspected injuries.**
- ✓ **Exchange Information:** information to be exchanged should include name, address, phone number, insurance company, policy number, license plate number for each driver and owner of each vehicle. It is also important to note make, model, and general description of each vehicle involved along with a description of the accident and how it happened. Finally, photograph the damage to all vehicles. If there are any witnesses present, try to get their contact information as well. For your convenience, **Highway Motors** has developed a

simple fill in the blank accident information form that may be downloaded and kept with your emergency kit. [Click here to view and download.....](#)

- ✓ **Do not discuss responsibility**
- ✓ **File a Car Accident Report with the Police**
- ✓ **Call your Insurance Agent**
- ✓ **Never try to Settle a Claim on your own**