

## What to do if you're involved in an accident

### What do I do at the scene of the accident?

If you're involved in an automobile accident, the first thing you should do is contact the police. If anyone is injured, give details to the police, then give the victims whatever help you can, but try not to move them to avoid injuring them further. Make sure an ambulance or emergency rescue team has been summoned. If you smell or see leaking gas, call the fire department and clear the area.

The police will complete an on-the-scene accident report, something your insurance company will require to settle your claim. Cooperate with the police in giving them the necessary information, but try not to make self incriminating statements, such as taking blame for the accident. Your comments may be used against you later.

If another driver is involved, exchange information. Be sure to obtain the other driver's license number, registration, insurance agent's name, insurer and policy number. Also, write down the name, address and work and home phone numbers of the driver and any passengers in the other vehicle. Make notes about their injuries, if any, and if they say they are unhurt.

Record the names, addresses and phone numbers of any witnesses, and the names and badge numbers of police officers or emergency personnel.

If you have a camera with you, take photos showing the damage, positions of the cars, any skid marks or any other evidence which might help document what happened.

Make a sketch showing the positions of the cars before, during and after the collision. Keep your car in place, unless you're creating a hazard. If the police can record the exact position of the cars when they crashed, it will help substantiate your claim. If it is unwise to leave your vehicle in position, take reasonable steps to protect it from further damage. Set up flares, get the car off the road and call a tow truck if necessary.

While your memory is fresh, make notes on the time of the accident, what the weather was like, road conditions, visibility, traffic conditions, speed of the cars involved and how the accident happened. Ask the investigating officer where and how you can obtain a copy of the police report.

How do I file an insurance claim? If you are involved in an accident, if your car is stolen, or damaged by fire, flood or vandalism, contact your insurance representative as soon as possible to report the claim. Have your policy number ready, plus all license numbers, phone numbers and other information. The police must be notified immediately of any motor vehicle accident or theft.

As your professional, independent agent, we can assist you in completing the necessary paperwork, and will guide you in taking the steps you need to take to be reimbursed for your loss.

### What happens then?

Whenever you talk with anyone regarding the accident, take detailed notes. Record the time, date, name of the person and what you discussed. Include all decisions or promises made. Keep our agency fully informed, and furnish us with copies of any documents you send or receive.

Save all receipts. Your auto insurance policy may cover incidentals such as car rental or a hotel room if your accident occurs out of town. Check with your agent for specific details of your policy.

Cooperate fully with any insurance company employees who may contact you for further information. There are three methods generally used in handling auto accident claims.

- You will be asked to drive the car to a drive-in claims center, where an adjuster will inspect your car and issue an estimate of damages; or
- You will be asked to take the vehicle to several body shops for estimates, and then turn the estimates over to the adjuster; or
- Your insurance company will contact an adjuster to review your case and expedite your claim. Get the adjuster's name, address and the name of the firm. If an adjuster has not contacted you within 10 days, notify your insurance agent.

When reviewing an estimate with the adjuster, find out if the damaged parts are to be repaired or replaced. Determine whether the estimate is for original manufacturer or third-party parts, and if that type of part is covered by the terms of your policy.



After you have received authorization to repair your car, make an appointment with a reputable repair shop. Ask how long the job should take, and find out if the parts needed are in stock.

If the cost of the repairs exceeds the estimate, ask the shop to notify the adjuster for authorization. And remember, you're not in this alone. We are trained and willing to help you with every step in this process.

Your Professional Insurance Agent ... We want you to know about the insurance you're buying.

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