

After an Auto Accident



Quick Quiz

The first person to call if you're involved in an auto accident is?

1. Your [Independent Auto Insurance Agent](#)
2. The Police
3. A Lawyer
4. Local TV crew

If you didn't select the police it's time for a review.

Getting help

Getting emergency service professionals, such as the police, involved immediately can create the documentation you need to get your car and your life back to normal as soon as possible.

The National Safety Council reports that one in eight licensed drivers is involved in a motor vehicle accident each year. The [Independent Insurance Agents](#) of America offer you this brochure with advice on what you can do at the scene of an accident to help you walk away with the information you'll need later. Keep a copy in your glove compartment in case you, or the driver in back of you, turn out to be the eighth driver.

First things first

Don't leave the scene of an accident until you are advised by a police officer to do so (Regardless of your part in the accident, you could be ticketed for leaving the scene)

Check for injuries to yourself, your passengers, and occupants of the other vehicles

Call the police

Police emergency services will ask you:

- Your exact location
- If there are any injuries
- If there are any disabled vehicles
- If the accident is blocking traffic
- Warn approaching motorists by:
 - Turning on your vehicle's flashers if operable
 - Setting up flares or other reflective devices, starting 50 feet behind your vehicle (Don't use flares near leaking auto fluids)
 - Tying something white or light colored to the antenna of your vehicle or Raising the hood of your vehicle

Use common sense; Move your vehicle to the side of the road if it's creating a hazard

Don't get out of your vehicle if the area you're in appears unsafe

Interacting with other drivers

Remain calm and courteous

Don't accept fault for the accident

Let police officers determine liability

Have your license, registration and insurance card available

Don't accept monetary compensation at the accident scene

Don't discuss the specifics of the accident with anyone except a police officer or your insurance agent

At the scene

It's important to take the time at the accident scene to exchange information with the other drivers. Fill in as many of the blanks below as you can for each vehicle involved (other than your own).

1. Contact and Insurance Information

Name:

Address:

Home telephone:

Work telephone:

Cell Phone:

Driver's license number/State:

Insurance company name:

Policy number:

2. Vehicle Information

Make:

Model:

Year:

License plate number/state:

3. General Observations

Number of passengers in vehicles involved:

Approximate condition of passengers:

Approximate condition of vehicles involved:

Time of day:

Weather:

Road conditions:

Any other contributing conditions:

4. Police Officer Information

Name of law enforcement agency:

Name(s) of officer(s) on the scene:

Case number (if assigned at the scene):

5. Witness Information

Name:

Address:

Home telephone:

Work telephone:

6. Injuries or Property Damage

Name:

Address:

Home telephone:

Work telephone:

Nature of injury or property damage:

After the accident

Record your recollections in words and pictures

Write a quick description of the accident, including diagrams, as soon after the accident as you can. Even the best memory can fade or be influenced by other viewpoints over time

Draw the position of all vehicles before and after the accident

Include as much detail as you can such as location of signs, intersections, and other landmarks

7. Notify Your [Independent Insurance Agent](#)

As soon as you have taken care of everything at the scene of the accident, notify your insurance agent. Most agents will accept first notification of an accident on their voice mail after hours.

Keep copies of all documentation relating to the accident.