

## **Car accidents: how to handle one in 6 easy steps**

An unexpected car accident can leave you feeling a bit scattered. That's why it's important to brush up on post-accident procedures now, when you're good and levelheaded. This 7-step guide can help make the moments after an accident less stressful — and the claims process a whole lot smoother.

### **1. Move to a safe area (if you can)**

If it's safe to do so and you aren't seriously injured, move your car out of further harm's way, like to the shoulder of the road. If moving your car just isn't possible, flip on your hazards to warn other drivers that your vehicle isn't going anywhere any time soon.

### **2. Stop your vehicle and get out**

Make sure your car is no longer moving, turn off the engine, shift into park, or set the hand brake if you drive a manual. Take a moment to catch your breath. Check to make sure it's safe to get out of your car before opening the door. If you have flares or similar road safety items, consider using them.

### **3. Check on others involved**

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.

### **4. Call the police to the scene**

Even in minor accidents, a police accident report can prove invaluable when dealing with your car insurance company and other drivers. Cooperate fully, but avoid admitting fault or blaming others while at the scene. Let the police objectively judge events and determine who, if anyone, is at fault in the crash.

If the police can't make it to the scene (which is more likely if there are no injuries), you can file an accident report through your state's DMV.

### **5. Gather info**

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 officers

### **6. Document the scene**

If you have a smartphone with a camera, snap some photos of the accident scene. They'll come in handy during the claim process.

## **What you can do *before* the accident**

If you haven't been in a car accident, after patting yourself on the back (while the car's stopped, of course), use these handy tips to make sure you're ready for the unpredictable:

Review your insurance policy. Make sure that you are fully insured. Purchasing the minimal insurance will provide you with the minimal coverage and may be inadequate to cover all of your damages. If you are unsure about your coverage, please call us and we will be happy to assist you in explaining your options to you.

- Pack a safety kit
- Keep important documents at the ready (ID, additional insurance company contact information, vehicle registration, health plan info, etc.)
- Have your phone on you and charged whenever you hit the road
- Keep loose items in the center console or glove box, and not on the seats, where they can get lost or fly around in an accident

No matter how clean your driving record, you never know when an accident can happen. You'll be glad you kept these 4 elements in mind if (and we do mean "if") you find yourself handling the aftermath of a crash.