

ACCIDENT RESPONSE

If you are involved in an accident, try to stay calm. There are several things you need to do quickly.

First, you must stop. This means, if you can, get your vehicle out of traffic and park it safely.

Then, protect yourself and others. Turn on your flashers. Put out your flares or reflectors. When you are putting out those emergency warning devices, put them in places where you will turn oncoming vehicles away from any damaged vehicles, any spilled fuel or other fluids, or any injured persons. Turn off ignitions.

Then, help others.

If you know anything about first aid, go first to anybody who seems to be unconscious, and check their breathing. The next priority is severe bleeding. Call 911 for help, and describe the kinds of injuries and hazards there are at the scene. If someone else can make the call while you administer first aid, that's better.

If anybody is obviously injured, or claims to be injured, insist that they see a doctor – even if the injury seems small.

Get information that the organization and the insurance companies will need:

1. Names and addresses of any drivers involved and any other persons in the vehicles;
2. Names and addresses of the companies if there are commercial vehicles in the accident;
3. Vehicle tag numbers and personal license numbers;
4. Names and addresses of the insurance companies for the other drivers, and insurance policy numbers.



Coverage for good.™

Give that same information about yourself and your vehicle to anybody who asks for it.

If there is an unattended vehicle involved in your accident, and you can't locate the owner, put a note in a secure place on the vehicle with your name and contact information on it.

While you're getting information about the accident from other people, do not discuss whose fault the accident might have been. Don't admit fault and don't accuse anyone else. Don't get into any arguments. Don't volunteer information and don't sign anything. Just be polite and businesslike and cooperate with the police and whatever other emergency services are there.

And as soon as you can, call us so we'll know what has happened and so that we can help you if you need it.