

## What To Do If You Are Involved In A Car Accident

- If possible, move to a safe area.
  - If moving your car just isn't possible, turn on your hazard lights to warn other drivers.
  - Never leave the scene of the accident.
- Stop your vehicle and get out.
  - Put the car in park, turn off the engine, and breathe.
  - Check to make sure it is safe before opening the door.
- Check for injuries.
  - Make sure no one is hurt and call 911 if anyone is injured (or push your SOS button if you have one in your car).
- If it is safe to do so, document the scene with your cell phone camera.
  - Snap some photos of the accident scene as this can come in very handy during the claim process.
- Gather information, much of which can be done with your cell-phone.
  - Take a photo of the other car's license plate.
  - Take a photo of the driver's license of the other driver.
  - Most importantly take A PHOTO OF THE OTHER PARTY'S INSURANCE IDENTIFICATION CARD.
  - Get all other parties' names and phone numbers that are involved in the accident.
  - Get the make and model of all the vehicles involved.
  - Get the location of the accident.
  - Take a photo of the name and badge number of any responding police officer.

- Call the police to the scene. A police report can prove invaluable when dealing with your auto insurance company.
  - As a new driver, you can be made to feel guilty very easily even when you did nothing wrong.
  - Cooperate fully, but avoid admitting fault or blaming others while at the scene.
  - If the police cannot make it to the scene, do not worry, unless there are injuries, the police will not always come.
- A witness (who is not a passenger in your car) can make a huge difference at the time of the claim. If someone saw the accident, ask them for their name, address, e-mail address, and phone number and make it clear that this is only for insurance purposes. A simple statement from a witness can make a huge difference to the way the loss is settled.
- Report your claim to Advocate Brokerage or directly to your insurance company if our office is closed. Most accident reports can wait until normal business hours.
- Do not hesitate to contact us to help.
- Try to stay calm.