

# KNOW HOW TO HANDLE AN ACCIDENT BEFORE IT HAPPENS

No one wants to think about getting into an accident, but the odds are you'll find yourself involved in one at some point in your driving life. According to the National Highway Transportation Safety Administration, in 2002 there were an estimated 6.3 million reported motor vehicle crashes. In the event of an accident it is important to know how to react to your circumstances.

Once you have recovered from the initial shock of the accident and have ensured that you are physically well, get out of the car by whatever means possible. Be sure to watch out for oncoming traffic. If the accident leaves your car in water, don't panic. Take a deep breath and escape by rolling down or breaking a window.

If your car is drivable proceed to a public location where you will be able to safely report the accident. Some states do not require that you stay at the scene, while others require you to remain at the accident scene and report to the police immediately. It is a good idea to move your car, if possible, if it is in danger of being hit again.

If you have access to a phone, call 911. If you are calling from a standard phone the dispatcher will know your location automatically. If you are calling from a cell phone, in most cases you'll need to provide the dispatcher with your location.

Insurance companies recommend that you take the following steps after an accident:

- Obtain names, addresses and insurance information of the other drivers, and provide yours to them.
- Note the number of passengers in the other car(s) to prevent unscrupulous people from "adding" passengers after the accident.
- Record as much information as possible, including the model, make and year of the cars involved. Be sure to note the time, location and weather conditions at the time of the accident.
- Write a brief description of the accident for future reference.
- Talk to witnesses as soon as possible, especially if you think the other driver is the cause of the wreck. If possible get their names and phone numbers for the police.
- Never admit fault for the accident at the accident scene. Insurance companies suggest that it is fine to express concern about what happened, but never admit liability.
- When the police arrive, have your driver's license, registration and insurance card ready. The officer will ask for information on you and everyone else in the vehicle including phone numbers. Most officers will ask what happened in the presence of both drivers so the police officer can note the reaction of one driver to the story of the other. Ask for a copy of the police report for your insurance company.
- Contact your insurance company as soon as possible after the accident. Most companies have a 24-hour number for reporting claims.

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