

Accident Information Checklist

Name of Other Driver _____

Address _____

Year, Make, Model of Vehicle _____

License Plate &
VIN (Vehicle Identification Number)

Insurer's Name, Address, and Phone Number

Passenger Information

Passenger #1 _____

Passenger #2 _____

Witness Information

Witness #1 _____

Witness #2 _____

Crash Location (Include city/town, street)

Crash Conditions (Include date, time of day, weather, traffic, and road conditions, as well as any relevant roadway features, such as a type of intersection or stop light.)

Brief Description of Accident

Property Damage Information (Describe damage to all vehicles, including your own.)

The Importance of Acting Immediately

The shock you feel after an accident can make it difficult to think clearly, but it is important to act immediately. Try to remember and document as much as you can — as soon as you can. When you file a claim, your insurance company will generally ask you for the police report and your version of events. Good records will make the process easier for you.

Prepare yourself as well as you can. Keep the “Accident Information Checklist” (on page five) in your glove compartment, and store an “accident kit” in your vehicle. Keep a pen or pencil along with an accident report form (generally available through your insurer or your local or State Police). Include a camera — disposable cameras are generally inexpensive and compact — as photographs can be a helpful record of the accident scene. A tape measure may also be useful to help you document important distances. For safety, consider carrying emergency flares and reflective triangles to warn oncoming traffic.

While all of these tips are helpful, the most important thing you can do to protect yourself and your family from an accident is *drive safely!*

Fender Benders

If You Were in an Accident, Would You Know What to Do?



If you operate a motor vehicle, it's possible at some point you will witness or be involved in a car accident. According to the National Highway Traffic Safety Administration (NHTSA), millions of accidents happen each year. If and when it happens to you, it's important to know what to do. Any accident, even if it's a minor fender bender, can leave you feeling shaken and in shock. You may be faced with property damage or serious injuries. To be prepared, familiarize yourself with these ten steps:

1. **Remain at the scene.** Leaving the scene of an accident is illegal.
2. **Think safety.** Stop your vehicle if it is safe to do so, and turn off the ignition.
3. **Stay calm.** Avoid accusing the other driver *or* accepting blame. Leave it to the police and your insurer to determine who was at fault. Focus your attention on dealing with the situation at hand.
4. **Assess injuries and call for help.** Even before you call the police, check to see if anyone at the scene is injured. If so, seek medical attention immediately.
5. **Leave the scene "as is."** If possible, it's best to leave an accident scene untouched until the police arrive. However, if your vehicle is obstructing traffic, you may need to move it to prevent further damage.
6. **Notify authorities.** If you do not notify them at the time of the incident, contact them as soon as possible after it. Having a record of the accident, even if it was only minor, can help protect you from any unfounded claims that may arise later. Record the investigating police officer's name, and ask for the incident number. It will help you obtain a copy of the police report.

7. Obtain information on the other driver(s).

Take down the name, address, telephone number, license number, insurer, and insurance policy number of *every* driver and passenger involved in the incident. Also, note each vehicle's year, make, model, and license plate or registration number. Ask to see each driver's license and registration. These two documents provide most of the information you'll need. If the other driver does not own the vehicle, request information on the owner. Page five has an "Accident Information Checklist" to keep in your glove compartment. It will help remind you of important questions to ask.

8. Identify eyewitnesses.

If possible, obtain the names, addresses, and telephone numbers of any eyewitnesses.

9. Contact your insurance company.

It is important to report the accident as soon as possible. In the event you need to file a claim, immediate action will help the process move forward as smoothly as possible.

10. File an accident report.

Many states require an accident be reported if a death occurs, a person is injured, or property damage exceeds \$1,000. A time limit usually applies. To obtain a form, visit a police department in the state where the accident occurred.

Accidents are traumatic, but knowing what to do can help you be prepared. Sufficient insurance coverage may also make the incident less costly to you. In addition to basic **liability** and **collision coverage**, there are a few policy features that you might find quite helpful and convenient after an accident, including **rental reimbursement** and **towing coverage**. For a relatively low addition to your annual premium, rental reimbursement covers your cost of renting a comparable replacement vehicle after you've been in an

accident. To ensure reimbursement for emergency roadside assistance, consider towing coverage. Regularly review your policy to ensure you have the coverage you require, *before* you need it.

Accident Prevention

While avoiding an accident may be impossible, driving safely can help protect you against certain dangers. Remember these time-tested, simple rules:

- Obey the speed limit, and reduce speeds in inclement weather.
- Follow cars at a safe distance.
- Avoid rushing into an intersection as soon as a light turns green.
- Pass with caution.
- Look both ways — *twice!*
- Stay aware of the vehicles around you.

The National Safety Council (NSC) reports that motor vehicle accidents cause a death every several minutes and a disabling injury every several seconds. In addition to driving safely, wear your seat belt. The NSC also reports that for front-seat occupants, seat belts reduce the risk of death by 45% and the likelihood of critical injury by 50%. Supplementary safety features in your car, such as anti-lock brakes and airbags, may provide additional protection. Also, keep your car well maintained by getting regular brake check-ups, tire rotations, and wheel alignments.

When a Car Crash Is No Accident

In addition to safety precautions, it is important to guard against the malicious acts of others. Regardless of how conscientious a driver you are, anyone can fall subject to a dangerous form of insurance fraud — *staged* auto accidents. They can lead to injury, as well as indisputable surcharges on your policy. In one version two vehicles pass you. One pulls in front of the other,

forcing the second car to brake suddenly. This causes you to rear-end the second car, becoming liable for damages. Meanwhile, the first car flees. To help protect against becoming a victim, keep the following tips in mind:

- **Pay attention to the traffic around you.** This is especially important if you drive an expensive, late model, or commercial vehicle that is likely to be heavily insured. Be wary of cars driving too slowly, driving erratically, or not allowing you to pass.
- **Look beyond the vehicle in front of you.** Start braking as soon as traffic begins to slow, even if the car in front of you does not slow down.
- **Stay at least three car-lengths behind the vehicle you're following.** This allows adequate time to brake.
- **If you hit another car, count the occupants.** Perpetrators of scams often use older model vehicles carrying many passengers. Obtain the full names, telephone numbers, and driver's license numbers of all occupants. This identifying information helps prevent others, who were not in the car, from filing false claims.
- **Call the police to the scene.** Request a detailed police damage report on the spot. This prevents scam artists from damaging their vehicles later and blaming you.
- **Report suspected scams to the National Insurance Crime Bureau (NICB).** The NICB works in conjunction with law enforcement authorities, as well as insurance carriers, to help identify and prevent possible insurance fraud. Their hotline number is 1-800-TEL-NICB.

Because driving a vehicle is an everyday occurrence, *everyone* has the potential to fall prey to this type of insurance fraud. Increasing your awareness of staged accidents and following these tips may help you prevent involvement in an incident that happens "accidentally on purpose."