



YOU'VE HAD AN AUTO ACCIDENT—NOW WHAT?

YOU HEAR A HORN, FEEL A BUMP AND NEXT THING YOU KNOW, YOU HEAR THE SOUND OF CRUMPLING METAL. WITH ALL THIS GOING ON AROUND YOU, YOUR THOUGHTS RACE. YOU MAKE SURE EVERYONE IS OKAY, AND THEN ALL IS QUIET. YOU THINK TO YOURSELF... WHAT DO I DO NEXT? WHO DO I CONTACT? WHERE DO I GO TO GET MY CAR FIXED? IS MY CAR DRIVEABLE? ALL OF THESE QUESTIONS FOG UP YOUR MIND AND CONFUSE YOU. THAT'S WHY IT'S IMPORTANT TO BE PREPARED AND KNOW WHAT STEPS TO TAKE AFTER AN AUTO ACCIDENT.



WHAT YOU SHOULD DO AFTER AN ACCIDENT

1. Don't leave the accident scene—leaving the scene could lead to serious or even criminal charges.
2. Determine if there are any injuries and if so, call 911 immediately.
3. Try to determine if there is more than \$1,000 in damage for the whole accident (your car and any other vehicles involved). If the damage appears to be more than \$1,000, call the police and they will come and assess the scene. If the damage is less than \$1,000, you still need to call the police, but they will instruct you on what to do next to assess the damages.
4. If it is safe to do so, move the vehicles off to the side of the road and make the situation safe for all, including passing traffic.
5. Collect names, addresses, telephone numbers, insurance information, license plates numbers, driver's license numbers of all drivers involved in the accident.
6. Remember witnesses and passengers; gather their information as well—names, addresses, telephone numbers.
7. Take notes of what the immediate scene looked like—placement of trees, shrubs, stop signs, signal lights, pedestrian crossings etc. This will help when you report the claim to us.
8. Call us! As soon as you have completed the first 7 steps, call us immediately. We'll answer your questions and guide you through the claims process.

KEEP IN MIND...

- Stay calm
- Don't argue with other drivers, witnesses, passengers or on-lookers
- Tell your story only to the police
- Never admit liability
- If a tow truck driver suddenly appears without you calling them, don't allow them to take your car. You have the right to choose a tow truck company or if you like, we can help guide you
- Most importantly, STAY SAFE