

Accident Checklist

<input type="checkbox"/>	Step 1 - Once you have stopped your vehicle in as safe a place as possible, and turned off the ignition, determine if anyone was injured. Get away from the vehicle if you feel there is a possibility of fire or explosion
<input type="checkbox"/>	Step 2 - ALWAYS! Call the police (911) first, and then ask for a fire rescue if needed. Be sure to tell the 911 operator about any injuries. They will notify the nearest medical unit and have them dispatched.
<input type="checkbox"/>	Step 3 - If possible, move your vehicle to a safer place to prevent additional accidents and further damage to your vehicle. If your vehicle cannot be moved, turn on hazard lights, and ask the investigating officers to help you set up flares until the vehicle can be towed.
<input type="checkbox"/>	Step 4 - If another vehicle was involved; gather as much information as possible about the vehicle such as year, make, model and license plate number, etc. Get the driver's info such as name, address, license number and the name of his or her insurance company. If the driver does not own the vehicle, get the name of the vehicle's owner. Also get the names and addresses of any passengers in the vehicle, or other witnesses.
<input type="checkbox"/>	Step 5 - Make sure you collect the names and badge numbers of police and other emergency personnel at the scene. Ask the investigating officer how and where you can obtain a copy of the police report for your insurance claim.
<input type="checkbox"/>	Step 6 - If you think the other driver was under the influence of alcohol or drugs; insist on a breath test for you and the other driver.
<input type="checkbox"/>	Step 7 - NEVER apologize or admit fault for the accident in any way. You may be required to say what insurance coverage you have, but don't say how much insurance you carry. Let all of this come out in the investigation. You may not be at fault even though you think you are
<input type="checkbox"/>	Step 8 - If the other person takes responsibility for the accident; do not accept compensation he/she may offer you. This will invariably give up your right to file a claim against the other driver, even if the damages turn out to be more extensive than you first thought. Let the adjuster handle it....even if it is theirs!
<input type="checkbox"/>	Step 9 - Remember Step 2 ? Never agree to forget about an accident, even if there appears to be no damage. You may find out later that there were actually hidden damages or injuries. You may even find out the other person has filed a lawsuit against you, and you might be wanted for leaving the scene of an accident! Remember this no matter how nice they are!
<input type="checkbox"/>	Step 10 - Write down an account of everything that happened (time of day, weather, hazards, road conditions and driving speed, pictures diagrams etc) as soon as you can. Estimate measurements of skid marks and determine point of impact. Make notes about injuries or statements from anyone who says they are not hurt. Note any pre-existing damage on other vehicles involved. This will be needed in the future if a lawsuit arises, and you are required to remember an event that happened a long time ago.
<input type="checkbox"/>	Step 11 - As soon as possible, you need to notify us. You can email us now or fill out the first notice of loss online.