



Drive Assured

even after a car accident



What to do after a car accident

If you're in an accident, you should remain calm and follow these steps:

- 1. Call 911 if anyone is hurt.**
- 2. Safety First.** If you're involved in a minor accident with no serious injuries, move your car to the side of the road and out of the way of oncoming traffic. Leaving cars parked in the middle of the road or a busy intersection can result in additional accidents and injuries. If you cannot move your car, be sure to remain in the car with all passengers' seatbelts fastened. Turn on hazard lights and set out cones, flares or warning triangles if possible.
- 3. Keep an Emergency Kit in Your Glove Compartment.** Carry a pen and paper for taking notes, and a card with information about medical allergies or conditions that may require special attention if there are serious injuries. A set of cones, warning triangles or emergency flares should be kept in the trunk.
- 4. File An Accident Report.** Call the police and be sure to get the name of the officer at the scene. If local law enforcement officers do not respond to accidents without injuries, be sure to file a state vehicle accident report, which is available at police stations and often on the Department of Motor Vehicles Web site. Links are also available on the insured portal. A police report helps speed up the claims process.
- 5. Exchange Information.** After the accident, exchange the following information: name, address, phone number, insurance company name, driver's license number and license plate number for the driver and the owner of each vehicle. If the driver's

name is different from the name of the insured, establish what the relationship is and take down the name and address for each individual. Also make a written description of each car, including year, make, model and color — and the exact location of the collision and how it happened. Finally, be polite but don't tell the other driver(s) or the police that the accident was your fault, even if you think it was. Fault is often a complex issue and should be up to the police to decide.

- 6. Photograph and Document the Accident.** Use your cell phone camera to document the damage to all the vehicles. Keep in mind that you want your photos to show the overall context of the accident. If there were witnesses, try to get their contact information; they may be able to help you if the other driver(s) dispute your version of what happened.
- 7. Notify your agent or call Preferred Mutual at 1.800.333.7642.** Know what your insurance covers. The whole insurance process will be easier following your accident if you know the details of your coverage. For example, don't wait until after an accident to find out that your policy doesn't cover costs for towing or a replacement rental car. Check your policy for specifics.

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