

Tools for Life – Weekly Health & Safety Meeting



Home Healthy - Home Safe
November 2020

WHAT TO DO IN CASE OF AN AUTO ACCIDENT

If you are involved in a personal automobile accident, there are certain things you can do to protect yourself and your interests. Remember these tips if you are in an automobile accident:

- **HEALTHY OR SAFETY REMINDER:** "It's better to arrive late in this world than early in the next."
- **STOP** Never drive away from the scene of an accident, even a minor one
- **PROTECT THE SCENE** Prevent further accidents by setting up flares or keeping your flashers on. If it is dark and your lights do not work, you should have a flashlight to keep you safe while you wait in your disabled car or by the side of the road.
- **CALL THE POLICE** Even if there are no serious injuries, it is a good idea to call the police. You may need a police report to file a claim with your insurance company, even if it is just to make a claim for damage to your vehicle. The vehicles involved in the accident should remain where they are unless they interfere with traffic.
- **MAKE AN ACCURATE RECORD** When the police arrive, make sure you tell the investigating officer(s) exactly what happened, to the best of your ability. If you do not know certain facts, tell that to the officer. Do not speculate, guess, or misstate any of the facts. If you are asked if you are injured and you are not sure, say you are not sure, rather than no. Often, the pain and injuries from motor vehicle accidents become apparent hours after the actual collision. You should also make sure statements made by other persons involved in the accident are accurate as well.
- **TAKE PICTURES** Use your cell phone camera, to take pictures of the vehicle damage, skid marks, street signs, injuries, license plates. However, do not interfere with the on-going police investigation. If you cannot take pictures at the scene of the accident, take them as soon as possible after the accident.
- **EXCHANGE INFORMATION** Typically, the investigating police officer obtains this information. However, if the police do not respond to the accident, you should obtain the name, address and telephone number of all persons involved in the accident, drivers, and passengers alike. You should also obtain information about insurance by asking to see the insurance card (take a picture) for all vehicles involved in the accident. If there are witnesses, get information from them as well so that you or your attorney can contact them in the future. If police respond to the accident, the investigating officer usually will provide all drivers with a police report number. You can use that number later to obtain the police report. If the accident occurs on a state highway, you must request the report from the state police.
- **REPORT THE ACCIDENT** Notify your insurance company as soon as possible. Many policies require immediate reporting and full cooperation. Find out if you have medical benefits as part of your insurance coverage.

