



What to do in case of an accident.

FIRST...a little prevention. Here are some things you can do to minimize the effects of a accident, or to prevent one altogether.

USE YOUR SEAT BELTS! Make sure you and all your passengers are buckled up before you start your car. Stay aware of the road. Keep your eyes moving, and check your side and rear mirrors frequently. Stay a safe distance from other vehicles - especially at night or in wet weather.

Be aware of where the other vehicles are and what they are doing. Drive more slowly at night or when visibility is impaired by rain or fog. Pull over if visibility becomes too poor. Keep your headlights on low beam when driving in fog. If you start to skid, don't panic. Take your foot off the accelerator, but DO NOT hit the brakes. Turn your steering wheel gently in the direction of the skid.

If you have an accident...the National Association of Chiefs of Police (NACOP) advises the following:

- **Don't leave the scene!** If vehicles are operable, move them to the shoulder, out of the way on oncoming traffic.

Call for medical assistance if there are injuries. Provide basic first aid, but DO NOT try to move an injured person unless you have medical or life-saving expertise.

- Call a law enforcement officer. Inform the officer if anyone is injured. Get the officer's name, badge number, police station address and phone number. Ask when the accident report will be filed, its case and report number and how you can get a copy.
- Write down essential information:
 - Date and time of the accident
 - Street and city
 - Weather and road conditions
 - Direction and speed you and other drivers were traveling
 - Brief description of how the accident occurred

In some areas, police do not respond to property damage crashes unless the damage is severe or an injury occurs. If an officer is not called, exchange the following information with other drivers in order to complete "self-reporting" crash information:

- Date, time and location. Include closest address.
- People involved. Get the names and phone numbers of all occupants of the vehicles involved and any witnesses.
- All Insurance Card information. If the driver's name is different from the name of the insured, find out the relationship, e.g., spouse, child, etc.
- Driver's License information. Include name of driver and license number, expiration date, and issuing state.
- License Plates. Exchange license plate and vehicle identification (VIN) numbers. (If the VIN is not on the insurance card, you can find it on the small plate just inside the car's windshield on the driver's side as seen from the outside of the car.)
- Make notes. Describe the accident, the vehicles involved, their approximate speeds, the setting, weather, traffic conditions, traffic signs and signals, and road conditions.
- Take photographs or draw simple diagrams of the accident scene. An inexpensive disposable camera with flash can be kept in your glove compartment for this purpose.
- **Glove Compartment Essentials** The National Association of Chiefs of Police (NACOP) advises that you keep the following information in your glove compartment in case of an accident:
 - Your insurance card and vehicle registration. Most insurance companies provide two sets of cards. Carry one with you and place the other in your glove compartment.
 - A list of emergency telephone numbers. Such information should include your insurance agent, neighbors and family members, your child's school office, a local towing company and a local rental car company.
 - Keep a medical card with you if you have allergies to any medicines, or if you have a condition that requires special attention. Remember, if you are injured in a crash, you may be unconscious and unable to relay this information to paramedics or physicians.