

Accidents

Saving on insurance!

- Many auto insurance companies give discounts for good grades- usually A's and B's. Check with your insurance company to see if you qualify.
- Some insurance companies also give discounts for taking either their driver training program or other driver education programs.

If An Accident Occurs

- See if your insurance company has an app for reporting accidents. Some do, and this makes it easier to get all the necessary information right on the spot.
- Use your smart phone or keep a disposable camera in your car in case you're in an accident to record the damage to all cars and the actual placement of the cars. But be sure and get out of the traffic when you (or someone else) are taking the pictures. You don't want to be hit while documenting the accident.

Teach Your Teen What To Do in an Accident

by **Brad Pellman**

FIRST Stay calm. You will make better decisions when you are calm.

In All Situations

- 1 Health and safety of people come first.** Check for injuries, first yourself, then the other people in your car and then people in the other car. If there are injuries call for an ambulance immediately.
- 2 Turn on your flasher/hazard lights** so drivers coming behind you know there is a problem. If you have orange safety cones/warning triangles/ flares and can safely set them up, do so.
- 3 Call 911** (for even minor collisions there must be an accident report if you want to collect on insurance.)
- 4 Put car in park and turn off the engine.
- 5 Take pictures** (if you can do it safely.) Photograph the accident scene and the vehicles involved in the accident. Take pictures from as many angles as possible, both close-ups and wide-angle shots. If you don't have a camera, use your cell phone if able.
- 6 If the accident is minor: Move out of traffic* to the closest safe place. If there is any question about who is at fault, leave the cars where they are.

If the Accident is Major

- 1 Move people without injuries** to safety.
- 2 Do not move car(s)** until police arrive and you are instructed to do so.

Other Important Things to Do

Write it Down

- **Insurance information.** Exchange insurance information with the other driver. Include name, name of insurance company, agent, phone numbers. Verify the person you are talking to is the owner of the car and if they are not establish what relationship they have to the owner of the car.
- **What you think happened** (include as many details as possible.) direction of travel, speed, what road you are on...
- **Take pictures.** A customer told us her daughter phoned to say she had just been backed into by a snowplow in a parking lot and the city was on accident alert. Her parents told her to take some pictures with her phone. All the pictures she took were close ups of the dents in her car. There was no way to prove the plow was in a parking spot when it hit her because the driver of the plow denied it.
- **Names of witnesses** and phone numbers.

Remember

- **Stick with the facts.** Be polite. Stay objective and be truthful. Do not engage in discussion about who is responsible.
- **Do not leave** the scene. Wait for the police to arrive.
- **Notify your insurance agent.** An insurance agent can help you sort through your options, even if the accident was minor.

If you will need insurance to cover medical costs you must seek professional medical attention within the first 7 days, preferable the day of. Some injuries do not feel medical necessary until later so if in doubt get checked out. If you wait to long you will not be able to claim insurance funds for the injuries.

BE SAFE

AVIOD TEXTING AND DRIVING, that includes looking up info, directions, songs.... be cautious in the rain, dark, wear seatbelt properly, keep a safe following distance, no head phones on while driving.

Safety Tip: If you are involved in an accident at night in an isolated place use caution. Keep your engine idling and call 911. If the driver of the other car approaches, lock your car doors and lower the window just enough to talk. If the accident is minor, tell the driver you will drive to a well-lit, populated safe location. Do not be persuaded to get out of your car.