

## Accident Guide

If the unexpected happens, and you get into a car accident, it's very important to stay calm and stay safe. Your vehicle's important, but nothing is more important than your health and the safety of your friends or family.

So follow these important steps:

### So you've just been in a car accident. What do you do!?

1. **Remain calm** – take a deep breath, and try to stay focused without getting angry.
2. **Take stock of the situation** – take a moment or two to assess your situation. Is anyone hurt? Are you still in any immediate danger?
3. **Move your vehicle off of the road** – if possible, safely move your vehicle out of the flow of traffic. If you can't, turn on your hazards and stay with your car.
4. **Call 911** – no matter how minor the accident may be, it's always important to call the police and file a full report.
5. **Exchange information** – get the other driver's information, and give them yours. You should have their name, address, contact information, license plate number, and insurance information.
6. **Assess and document the damage** – get plenty of information on the extent of the damage to your vehicle. Take pictures with your camera or mobile phone. Jot down the details of any damage you can see, i.e., what parts of the car are damaged, what it looks like, what the other car's damage is, etc.

### What do you do after an accident?

1. **File a claim** – If there's damage to your vehicle, and you'd like your auto insurance to cover the repairs, you're going to need to file a claim.
2. **Provide the right information** – when you file a claim, be sure to tell your insurer:
  - a. Your name, address, contact information, policy number, and vehicle involved in the accident
  - b. When and where the accident took place, and a description of what happened (be sure to provide any details you wrote down or pictures you took at the scene)

- c. The name and information of the other driver(s) (if applicable), as well as any witnesses
- 3. **Find a repair shop** – you can take your car, or have it towed, to a body shop of your choice, or have your insurer suggest a preferred shop.
- 4. **Pay your deductible** – once your vehicle is at the body shop, your insurer will work with them to determine a reasonable cost for repairs. You'll have to pay your deductible (which is the amount of money you'd need to pay out of pocket for repairs) and your insurer will cover damages up to your policy limits.
- 5. **Get back to your life** – the body shop will get to work repairing your vehicle. And once that's over and done with, your car should be ready to go! So be safe, and get back on the road with confidence!