

# Car Accidents... What to do

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Tips for your work, home, and life—brought to you by the insurance, risk management and healthcare specialists at Hunt Insurance Group, LLC/Hilb Rogal & Hobbs.

According to statistics, at some point in your life you will more than likely be involved in a car accident. From a fender-bender to a more serious accident with injuries, knowing what to do will lessen the stress for you and the anxieties of those involved.

- First and foremost, try to remain calm.
- If you are in a vehicle, immediately and safely pull over to the side of the road and turn off your car and turn on the hazard lights.
- Check for injuries to yourself and to others. If you are injured, stay in your car unless it is dangerous to do so. If others are injured, do not move anyone. If you are injured, insist on being transported to the hospital in an ambulance. In all instances, obtain medical treatment immediately. Tell medical personnel about everything you feel may be physically wrong.
- Refrain from taking legal referrals at the hospital.
- Clear persons from the immediate area if you smell gas or the car is on fire. If so, call the fire department.
- Call 911 (for police, ambulance, and fire) to inform them of any injuries and to report the accident.
- If you have a camera, take photos of the vehicles and accident scene.
- While waiting for police, trade information with everyone involved in the accident. Get names, addresses and phone numbers of all drivers, passengers and witnesses. If there is time, get license plate numbers, drivers licenses and insurance companies. (If you happen to witness an accident, be a good Samaritan and jot down your information and give it to those involved.)
- Give police full report of the accident. Do not discuss what happened with anyone else but the police. Do not say it was your fault, and do not make accusations.
- Get the name and business card of the attending police officer.
- Confirm whether you were wearing a seat belt which is a law in most states.
- Call your insurance company as soon as possible to report the accident.

This checklist will help you to be organized in case of an accident, whether your own accident or another's misfortune. Do anything ahead of time that you can, and as you do, check it off the list. Listed below are some things you should have on hand to save time and reduce stress at the time of an accident.

- \_\_\_\_\_ Keep your glove box supplied with an emergency kit for less serious injuries (band-aids, gauze, antiseptics, etc.).
- \_\_\_\_\_ A notepad and pen
- \_\_\_\_\_ Names and numbers of who to contact in an emergency in your glove box.  
When listing your spouse, be sure to have home, work, and cell numbers as

well as your home address.

\_\_\_\_\_ Name of your insurance agent and his phone number

\_\_\_\_\_ Insurance Card

\_\_\_\_\_ Car Registration

\_\_\_\_\_ AAA Card (if a member)

\_\_\_\_\_ Local Towing Service Phone Number

These items should be kept in easy reach in your glove box so that you will be confident when asked to produce them or relieved to know just what number to call in an emergency situation without taking up precious time looking in the phone book. If possible, laminate the cards and information for their protection.

For those unexpected emergencies, you might equip your trunk with the following:

\_\_\_\_\_ Blankets

\_\_\_\_\_ Reflective Triangles

\_\_\_\_\_ Stationary Flares

\_\_\_\_\_ Disposable Camera

It is a fact that more than six million people get into auto accidents annually. Please take a few moments to prepare yourself and your family members. It will give you peace of mind to know that you and those you love are prepared and informed on how to handle themselves in the event of an auto accident.