

8 Tips for How to Handle a Car Accident

Did you know that if you are involved in a minor fender bender and leave the scene of the accident without contacting the police, you may be breaking the law?

Knowing what to do if you are involved in a car accident will help you to remain calm. Knowing what is expected can help make a stressful and unpleasant situation more bearable and help you avoid unnecessary liability, time and expense.

1. Call the police. If you are involved in an auto accident, either you or someone who is with you needs to call 9-1-1 immediately. Even if you have not sustained injuries or property damage that you are aware of, you must still wait for the police to arrive so that you can report the accident.

2. Do not talk about the incident to anyone. Speak only to the responding police officer. And call your insurance agent right away.

3. Be polite, even if you are really upset. When people get in car accidents, they are often more reactive than normal. Don't start blaming the other driver. And if the other driver is rude to you, get in your car, lock the door, and wait for the police to come.

If there is a question about who was at fault in your accident, being overly emotional may potentially bias the reporting police officer against you to the point that he or she could give the other driver the benefit of the doubt.

4. Get all contact information from all drivers:

- Full name
- Address
- Phone number and email
- Insurance company's name (and phone number if possible)
- Insurance policy number

5. Be respectful to the police officer completing the accident report. You don't need to go into great detail about what happened. It is probably better not to, because you may not be thinking straight and these reports are very hard to change after the fact. They will, however, be used as evidence by the insurance companies. Be cooperative and calm.

6. Take photographs of both vehicles and the scene of the accident. If one or both cars were totaled and you have no camera or cell phone, you can find out from the reporting officer where the cars are going to be towed and go to the lot later and take photographs of both the inside and outside of the cars. Pictures can help either prove damage or disprove damage.

7. Call your Haylor, Freyer & Coon or insurance company and report the accident as soon as possible with detailed specifics. You will need to tell your insurance company the following:

- How the accident happened
- Time and location of accident
- Motor vehicles in the accident – cars, trucks, bikes, etc. Include the make and model of each car involved
- Contact information for those in the accident
- Injuries sustained in the accident
- Witness contact information
- Police report number, police jurisdiction in which the accident occurred; your insurance company will need the police report number to investigate any claim

8. See a physician immediately or as soon as possible after the accident. Even if you believe you have only a few bruises, it is important to document all injuries, no matter how minor.

If you have sustained serious injuries, documenting the injuries, including taking photographs of the injuries, can play a significant role in any insurance settlement.

The above information will help you streamline what can be a complicated, scary and confusing process. **We**

Are Here for You Before, During and a Car Accident

Haylor, Freyer & Coon is with you every step of the way. We will make sure you have the proper auto insurance and help you through the claims process should you be involved in an accident. To learn more about what to do after a car accident, please contact us at 800-289-1501 or www.haylor.com