



Complete Insurance Advisors, Inc.
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We Customize Insurance For You

What to Do in Case of an Auto Accident

With the rapidly worsening traffic conditions in our culture, the rising number of people without car insurance, and the frequency of hit-and-runs, it is important to know what to do in case of a car accident. Keeping a cool head and taking care of business means that you are less likely to be a victim of hit-and-run or insurance fraud.

First Things First

There are certain things you need to take care of *immediately* after the accident.

Call 911

Your first impulse should be to **pick up the phone**. Even if you don't have all the answers yet, **call the police**. If you get flustered, they can help walk you through the process of getting the necessary information; also, calling immediately ensures that they will arrive as soon as possible.

Check for Injuries

If you are injured badly enough, you'll probably know it right away. Because of the instinctive adrenaline rush, **many injuries don't show up within the first few hours**, however. You may not even know you're hurt until the next day. This makes it very important to concentrate on what your body is telling you immediately after the accident. If you think there is even a possibility that you've been hurt, tell the dispatcher. It's better to be on the safe side and have the paramedics check you out, than to find out when you can't get out of bed the next day.

Don't forget to **check your passengers for injuries**, too. You may be aware of the danger of being injured and not knowing it, but assume they aren't. Ask them if they want an ambulance to come, just in case, before telling the dispatcher otherwise. And even if they don't think they need help, if you disagree it's okay to override them. They may thank you for it later.



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Look for Witnesses

Traffic tends to move pretty quickly, so the sooner you can do this, the better. As you get out of the car, look around for anyone who is looking at you. Remember, **the law mandates that witnesses stop** and wait for the police with you, so if you see anyone looking, flag them down. If there is any confusion on who caused the accident, the testimony of the witnesses could help clear you from blame.

Talk to the Other Driver

Once you've gotten the police on the phone and checked you and your passengers for injuries, you need to **talk to the other driver**. Find out if the driver and passengers of the other car are injured; even if you aren't, they could be, and the dispatcher needs to know in order to send you the right kind of help. You also should note as much of the other driver's information as possible – **license plate number**, a **description** of the vehicle and driver. Because of the **high frequency of hit-and-runs**, stick with the other driver until you get this information. The other driver is less likely to run once you can identify them and their vehicle.

Find Out Your Location

If you aren't familiar with the area, find the names of the **cross streets** nearest to your location. Letting the dispatcher know this information will make you easier to find.

While You Wait

Once the phone call is made and the police are on their way, you'll have some time to kill. You don't need to wait uselessly, however. There are still things you can do to facilitate everyone's jobs.



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Gather Detailed Information

While you wait, it's a good idea to **collect information** about the other car and driver as possible.

Get the driver's **name** and **license number**, **contact information**, and the **name and policy number of their insurance**. Think about what happened before, during, and after the accident occurred, so that you can give the officer that arrives a detailed explanation.

Double Check for Injuries – but Don't Touch!

You might want to take the time to double check everyone, as this might be when injuries show up. However, it is important to remember **not to move an injured person**. You can do more damage by moving them than by waiting a few more minutes for the paramedics. The only exception to this rule is if the person is in **immediate danger**: if they risk getting hit, burned, or otherwise injured even worse by staying where they are. In these instances only is it acceptable to move the injured person to a safer location.

Don't Admit Fault

The insurance companies plaster this statement all over their documentation for a reason. Immediately after an accident, **you may not be thinking clearly**. You might assume that you are to blame, only to remember important details after you calm down. In general, it's best **not to discuss the accident** with the other driver any more than necessary, as you might inadvertently make a promise you will regret.

Once Help Arrives

Once the police and the paramedics arrive, there are several things you can do to help facilitate their jobs.



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Don't Argue

If the paramedics want to check you out, don't waste your time – and theirs – by arguing. They aren't trying to make you late or make you look weak. They are genuinely concerned about your well being – that's why they're there. **Let them check you over** as they please since, as mentioned earlier, you might have injuries you're not even aware of yet.

Talk to the Police

The police officer is there to help you, even if he determines that you were the one at fault. **Stay calm** and **tell your story** of the events with as much detail as possible; once you've done that, it's his job to make a decision. Remember, if you don't like his decision, you are free to contest it at court. Acting belligerent towards the police officer will not help you.

Don't Hesitate to Speak Up or Ask Questions

It's natural to have questions or to remember the events of a stressful situation out of order. If you don't understand something and need clarification or if you want to add a detail to your story, don't be afraid to speak up. As time passes, the memories will lose their clarity and authenticity, so be sure to **add as much detail as possible** while the incident is fresh in your mind.

Get All Police Contact and Case Number Information

As time passes and the adrenaline rush subsides, you will begin to think more clearly. Even though the memories aren't as fresh as they were immediately after the incident, **you may remember important details** that hadn't made an impression on you at first. Remember, you've just come out of an instinctive "fight or flight" state, where your brain and body filtered out everything but what was deemed most important to your survival.

Safety Issues to Remember

Of course, the best way to deal with an accident is to try to avoid it entirely. You can do this by being alert on the road, minding the rules, and understanding what being a defensive driver is all about.