

WHAT TO DO

AUTO LIABILITY ACCIDENT

- 1 STAY CALM.** If able, move the vehicle(s) off the roadway into a safe area to exchange information. Most governmental ordinances require the vehicles to be cleared from the traffic lane as soon as reasonable. If needed, call 911 for assistance with a tow truck, fire, paramedics, or police.

- 2 ASK THE OTHER PERSON IF THEY ARE OK** or need medical assistance. **Don't argue or place blame** on each other at this time. Do not discuss or dispute what happened either. Document through writing down and/or photographing the required information:
 - a. Request to see their driver's license and insurance information. Prepare to share the same information with the other party.
 - b. Document the driver's name, address, phone number, and driver's license number.
 - c. Document the vehicle insurance company name, policy number, the agent's name and number, and the name/address on the insurance card.
 - d. Document the vehicle's VIN number and license plate number. Make a note on the year, make, model, and color of the vehicles involved. Document the visible damage to both vehicles.
 - e. Document who was in the vehicle(s) including the driver and passengers. If they are adults, get names and contact information for them too.
 - f. Document facts, not opinions.

- 3 TAKE A PHOTO** of the vehicle(s) involved in the accident. If it is safe and you are able to, take a photo of the location where the accident occurred. **Document** the road, direction of the involved parties, time, weather, and any other needed information for your records. Photograph all sides of the vehicles involved.

- 4 DO NOT ADMIT GUILT** or responsibility. If the other party is aggressive or uncooperative or raises concern, call the police and let them know the unsafe situation and ask for immediate assistance in handling the situation.

- 5 GET THE NAME** and contact information for any **witnesses** to the accident.

- 6 CONTACT YOUR INSURANCE AGENT** or your auto insurance carrier **as soon as possible**. If able to, while with the other party, each could call in the claim and share the claim number and adjuster information with the other. It might be the only chance the other party is cooperative in this matter.