

4 things you need to know about car accidents

If you're involved in an accident, remember these four steps to stay safe, minimize stress and make the experience as hassle-free as possible.

1. **Check your surroundings.** Just because you've stopped, it doesn't mean everyone else has. Watch for approaching vehicles, turn on your hazard lights and stand in a safe place when speaking with the others involved.
2. **Record as much information as you can.** Relying on the police report for details can delay the settlement of your claim. Use your phone or write down:
 - The names, addresses, phone numbers, driver's licenses and license plate numbers of all of the other drivers
 - The names and addresses of the registered owners of the vehicles
 - Insurance information for the other vehicles
 - The names, addresses and phone numbers of any witnesses
3. **Take pictures of the scene.** Use your phone to take photos of:
 - Damage done to vehicles, before they're moved
 - All the vehicles in the accidents
 - The scene of the accident
 - The other driver(s) and passengers
4. **Stick to the facts.** It may seem natural to want to apologize to the other driver, but try to limit discussion about the accident. Only discuss the accident with the police and your insurance company.

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