

Emergency Preparedness: What to do after an auto accident

Nobody “plans” to have an accident. Defensive driving is our best line of protection when we are on the roads. Knowledge in anything we do is key...so if the unexpected does happen keep these steps in mind.

Whether it’s a small fender-bender or a major accident, knowing in advance what to do after an automobile accident can make the experience a little less frightening and help you avoid making costly mistakes.

What to do after an Auto Accident:

STEP 1 – Stop

If your vehicle is involved in an accident and you don’t stop, you may be subject to a criminal prosecution.

STEP 2 – Assess

If anyone is injured, if the total damage to all the vehicles involved appears to be more than \$1,000, or if you suspect that any of the other drivers involved are guilty of a violation, call 911 and follow the instructions given to you by the emergency operator. Wait for the police to arrive.

If no one is injured and total damage to all the vehicles involved appears to be less than \$1,000, call your local police for instructions – you may be instructed to report to a Collision Reporting Centre within 24 hours.

STEP 3 – Warn

If it is safe to do so, move your vehicle to the side of the road, out of traffic. If your vehicle cannot be driven, turn your hazard lights on, use cones, warning triangles or flares as appropriate.

STEP 4 – Gather Information

Write down the names, addresses, telephone and driver’s licence numbers of all the other drivers, the licence plate numbers of the other vehicles, as well as the names and addresses of the registered owners of the vehicles, and the insurance information (insurance company and policy number) for each of the other drivers. Be sure to obtain the names, addresses, and telephone numbers of passengers and witnesses.

STEP 6 – Survey the Scene

Write down specific details about the scene of the accident.

STEP 7 – Report

Report the accident to your insurance company as soon as possible after the accident.

Remember, as difficult it may seem, it is important that you remain calm and save your story for the police. And do not voluntarily assume liability or take responsibility or sign statements at the scene of the accident.

Driving responsibly is your best defense while on the road but being prepared ahead of time will help remove the stress if a difficult situation were to happen.

For more information on home & auto insurance, call a CUMIS Insurance licensed insurance representative at 1-800-810-2847 to receive a free no-obligation quote in minutes.

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