

Insurance Group life & health

I've been in an accident, what do I do?

Stop
Make sure everyone in your vehicle is ok.
Move the car to the shoulder, turn the ignition off and safely exit the vehicle (if you can).
Check on the other driver and passengers.
Call the police.
Take pictures of the scene from various angles.
Make note of the following:
Date, time, location and weather conditions
Direction you were traveling
Direction other drivers were traveling
Any traffic lights, signs or other contributing factors.
Responding police department, officer name and badge number
Exchange information with the other party through the officer.
Your name, phone number and vehicle VIN.
Your insurance company and policy number
Do not give out any other personal identifying information unless asked by the officer.
Ask the officer what citations are being issued and to whom.
Call your agent and let them know the situation and ask them how you should proceed.
Do not discuss fault with the other party.