

## What To Do:

### The First Few Minutes

**Remain at the scene of the accident, no matter how minor your role in the accident may be.**

You could be ticketed for leaving. A police officer will advise you when you can leave.

**Check for injuries in your car and other involved vehicles.**

**Call the police, no matter how minor the accident.**

They will ask you:

- Your Location.
- Of any injuries.
- Of any disabled vehicles/if disabled vehicles are blocking traffic.

**Warn other motorists of the accident.**

- Turn on your hazards.
- Set up flares or other reflective devices if you have them (place a safe distance from the accident, especially if any vehicles are leaking fluids).
- Raise the hood of your car.
- If there are no injuries, move cars to the side of the road to avoid causing other accidents.
- Remain in your vehicle if the area you are in does not appear to be safe.

**Interacting with Others at the Scene**

- Remain calm and be polite to others involved in the accident.
- Do not accept fault for the accident (the police will determine liability).
- Locate your license, registration and proof of insurance and have them ready for the police.
- Do not discuss details of the accident with anyone other than the police and your insurance agent.

### Your Independent Insurance Agent ...

Is there to help you secure customized coverages to fit your personal and commercial insurance needs. For auto and homeowners, life and health coverages, business owner policies as well as other coverages to protect your life investments or your loved ones, rely on your independent insurance agent—*The Trusted Choice*.



*Michigan Association of Insurance Agents*

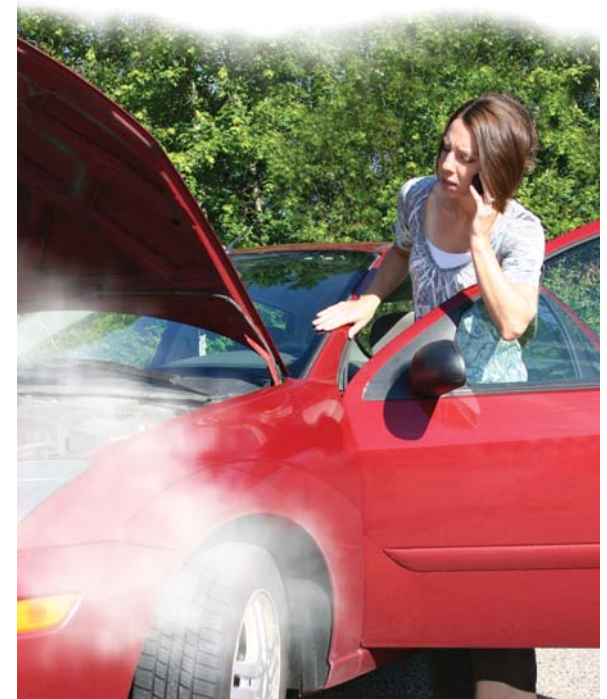
The Trusted Choice

## What to Do After an Auto Accident

*A comprehensive guide compliments of your Independent Insurance Agent*



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## Driver Information

Exchange information with the other drivers involved.

### Driver 1 Information

Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Home phone: \_\_\_\_\_

Cell phone: \_\_\_\_\_

Driver's license #/State: \_\_\_\_\_

Insurance Co. name: \_\_\_\_\_

Policy number: \_\_\_\_\_

### Vehicle Information

Make: \_\_\_\_\_

Model: \_\_\_\_\_

Year: \_\_\_\_\_

License plate #/State: \_\_\_\_\_

### Driver 2 Information

Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Home phone: \_\_\_\_\_

Cell phone: \_\_\_\_\_

Driver's license #/State: \_\_\_\_\_

Insurance Co. name: \_\_\_\_\_

Policy number: \_\_\_\_\_

### Vehicle Information

Make: \_\_\_\_\_

Model: \_\_\_\_\_

Year: \_\_\_\_\_

License plate #/State: \_\_\_\_\_

## General Information

Number of passengers in vehicles involved: \_\_\_\_\_

Approximate condition of the passengers: \_\_\_\_\_

Approximate condition of the vehicles involved: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Time of day: \_\_\_\_\_

Weather: \_\_\_\_\_

Road conditions: \_\_\_\_\_

Injuries to bystanders and damage to property other than vehicles. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Police Officer Information\*

Name of law enforcement agency: \_\_\_\_\_  
\_\_\_\_\_

Name(s) of officer(s) on the scene: \_\_\_\_\_  
\_\_\_\_\_

Case # (if assigned at the scene): \_\_\_\_\_

## Witness Information

Collect contact information from all witnesses.

### Witness 1 Information

Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Home phone: \_\_\_\_\_

Cell phone: \_\_\_\_\_

### Witness 2 Information

Name: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Home phone: \_\_\_\_\_

Cell phone: \_\_\_\_\_

## After the Accident

- Write a quick description of the accident, including diagrams, as soon after the accident as you can. *If possible, take photos with your cell phone, or draw out approximate positions of all the vehicles involved before and after the accident occurred. Include as much detail as you can, such as location of signs, intersections and other landmarks.*
- Call your Independent Insurance Agent.
- Keep copies of all documentation relating to the accident.

\*It is always necessary to call the police as they will be able to provide you with documentation of the accident to file a claim with your insurance company. However, if the police do not respond (they may not if there are no reported injuries), be sure to file a state vehicle accident report at your local police station to help expedite your claims process.

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