

What to do if you've had an accident



Uh oh!

If possible, move vehicle to shoulder or side of road. Turn on hazard lights. If you have flares or reflectors, set them out immediately.



Call 9-1-1

Get police and medical assistance if anyone is injured.



Stay calm.

Be courteous with the other party involved. Don't argue.



No settlement talk!

Discuss the accident only with the police officer. Get the officer's name and badge number. Don't discuss settlement with the other party.



Take notes.

Take down the date, time and location of the accident. Gather contact information from involved driver. Get their vehicle information (year, make, model, license no., insurance company and policy no.).



Talk to any witnesses.

Get names and contact info of passengers (yours and the other driver's). Get contact info from witnesses and take note of their observations.



Get photos.

Along with the accident scene, take pictures of any signs in the area, traffic lights, road and weather conditions (e.g. icy patch).



Or sketch it out.

No camera or smartphone handy? Draw the scene as best as you can, indicating vehicle positions and sign/light locations.



Call your insurer.

Provide your insurance company with all of the information you gathered from the scene. If you're an employee, be sure to contact your employer as well.