

WHAT TO DO IF YOU ARE IN AN ACCIDENT



Ralph Seekins

One of our customers recently was involved in a vehicle accident. I know because she brought her car to our body shop for repairs. She told me that, even though she wasn't physically injured, she was so rattled that she just sat in her car trying to figure out what she should do. As a result, the responsible party took advantage of her state of mind and tried to get her to admit she was to blame for the accident and then wouldn't give her any of his personal information. In the end, she was able to get the matter straightened out but it took her a lot of extra time and effort. So, that brings us to the discussion of what we should do after an accident has occurred.

It's important that every driver know what to do after an accident. So here are some suggestions made by experts in accident handling and investigation that you may want to write down and keep in your glove box just in case you have need. I suggest they be written down simply because even a minor accident can be very upsetting and a simple menu to follow can be of enormous benefit.

First, do your best to stay calm.

And, even if it appears to be only a minor fender bender, call the city police or state troopers. They may not respond to an accident on private property unless there is an injury, but call anyway so there is a record of the contact.

Keep the following items in your vehicle: a pencil and paper; a cell phone (preferably one that takes pictures); a camera of some kind (consider carrying a disposable camera in your glove box); emergency contact numbers (i.e., police or troopers); emergency cones or flares; your insurance card and your vehicle registration card (both are required by law to be in your vehicle); a first aid kit; and a medical information card that lists your and your family's allergies, prescription medications as well as any other information that describes any medical conditions that may require special handling (i.e., pacemaker, diabetes, etc.).

Move your car off the highway as soon as possible – particularly if it is facing oncoming traffic. If the vehicle can't be moved, find a safe place where you and your passengers can safely wait away from traffic. If you do find it necessary to stay in your vehicle, keep your seat and shoulder restraint attached. Turn on your hazard warning lights. Use cones or flares to alert oncoming traffic (do not use flares anywhere close to a vehicle that is leaking gasoline or diesel fuel or when you can smell fuel fumes).

Get personal information from

other drivers involved in the accident. For example, for each vehicle, get: the driver's name, address, phone numbers, driver's license number and state issued; the vehicle license number and state; the name of the owner of the vehicle; the owner's insurance company and policy number; and a written vehicle description including the year, make, model and color.

Even though you may be very upset, be courteous and civil to everyone involved. Arguments can boil over into really ugly situations. And, no matter what anyone else says, do not admit any guilt on your part to anyone – even if you feel the accident was your fault. Let things calm down before describing the events leading to the accident.

Use your cell phone or a camera to get photos of the accident scene and all damage to the vehicles.

And finally, if the police do not respond – for whatever reason – make sure you file an accident report with city or state police.

I hope you never have to face the circumstances resulting from an accident. But, if you do, you'll find a written list of things to do very helpful. Good luck and safe motoring.

Ralph Seekins has more than 40 years' experience in the automotive industry. He started as a mechanic, worked in sales, and for the past 32 years, has been the owner of Seekins Ford Lincoln Mercury.