

Fender Bender Basics

Should you find yourself in an automobile crash, consider these suggestions from AAA.

What you do after a crash makes the difference between a quick recovery and one that could lead to later complications.

STAY CALM

Don't panic. Turn on the hazard lights to warn others. If there are no injuries, move your vehicle out of roadway.

CHECK FOR INJURIES

If there are any serious injuries, call 911 immediately. If you are not trained in first aid, do not attempt to assist someone who appears badly hurt. You should move anyone who is in danger of being injured worse, such as in a car fire.

DO NOT ADMIT FAULT

Talk about the crash only to the police and your insurance agent. Do not admit fault or sign any papers, even if you think you're clearly to blame. You may think you're guilty and then learn later that the other driver is more to blame than you are. Anything you say could be used against you later.

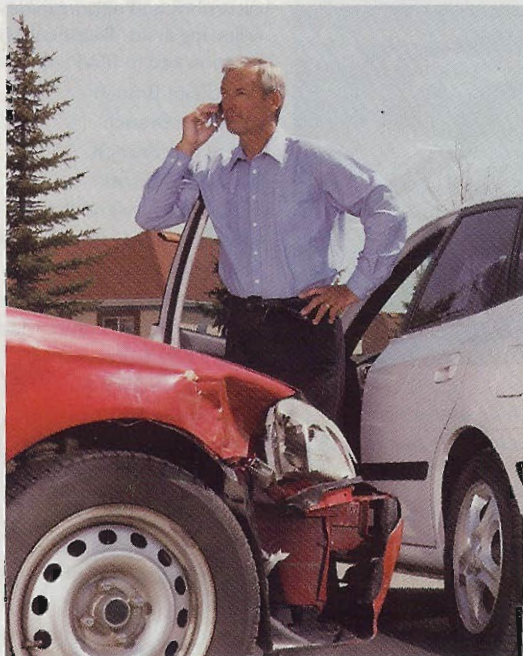
CONTACT THE POLICE AND YOUR INSURANCE AGENT

Call the police, even if it's a minor crash. Get the report number so that you can request the actual report later. Call your insurance agent from the scene of the crash if possible.

EXCHANGE INFORMATION

Write down the following information from the other driver:

- Name, address and phone number
- Name and address of car's owner (if different)
- Driver's license number
- Year, make and model of vehicles involved
- License plate numbers
- Name of automobile insurance company and policy number



(Above) remain calm after a crash, and contact your auto insurance agent; (below) Nick on the Go.

- Names, addresses and phone numbers of any passengers and witnesses

Do not disclose anything about your insurance policy other than the name of your insurance company and policy number.

DOCUMENT THE CRASH SCENE

Draw a diagram of what happened that includes street signs, direction of travel and estimates of your speed. Note weather and road conditions. Take photos of the damage done to both cars if you have a camera or cell phone with a camera.

FILE A REPORT WITH YOUR INSURANCE COMPANY

Never agree to ignore a crash, even if there appears to be no damage. You may find out later that there were hidden damages or injuries, which could be costly or lead to a lawsuit. ●