



## **Island Insurance Quick Reference Guide**

### **What to Do After an Auto Accident Safety and Security in 10 Quick Steps**

1. If it's safe, **move your vehicle out of traffic**. Pull off the road and turn on your emergency flashers to alert oncoming cars. Turn off your ignition to guard against fire. For nighttime accidents, place emergency flares or reflectors on the road; these can also be used to secure the scene of an accident.
2. **Provide and/or get immediate help** if anyone is hurt. Note and have ready the location of the accident before calling for an ambulance.
3. Obtain the names, daytime phone numbers, addresses, insurance company names, and insurance policy numbers of any **drivers** involved in the accident. Obtain the vehicle make/model/year information and license plate numbers of their vehicles.
4. Obtain the names, daytime phone numbers, and addresses of any **passengers** involved in the accident.
5. Obtain the names, daytime phone numbers, and addresses of any **witnesses** to the accident.
6. Examine the damage done to your vehicle, as well as any other vehicles involved. **Document as much information as you can**, including the following:
  - Time of day
  - Weather conditions
  - Road conditions
  - Length of skid marks
  - Location and operation of street lights
7. If possible, **make a diagram of the accident** noting vehicle location and traveling direction, and the location of any crosswalks, stop signs, and traffic signals.
8. **Do not admit fault to anyone**. Any statement of fault or promise of financial settlement for damages can be used against you. You may think that you were responsible for the accident, but learn later that other drivers caused it or were equally at fault.
9. **Do not discuss the details of the accident with anyone** except the authorities, your insurance agent and your insurance company.
10. **Notify the local and/or state authorities** as prescribed by law.