

What To Do In Case of an Auto Accident

By Ben I. Jackson, Jr., CIC

Accidents Happen, So Be Prepared...

Unfortunately automobile accidents happen all of the time, but for an individual it could be their first accident. Whether it is a simple bump in a parking lot or a serious accident, knowing what to do will reduce your stress and the chances of legal troubles. Here are some suggestions on what to do and expect.

- 1.** Stop. Never leave the scene of an accident. If possible, pull over out of traffic. On some roads, it is required that you to pull over to the side. Turn off your car and put on your hazard lights. Be very mindful of traffic around you when you are out of your car.
- 2.** Stay calm and focused. Take a couple of deep breaths then concentrate on what needs to be done.
- 3.** If there is any damage to a vehicle or someone is injured then always call the police. You want that "authority figure" to assess the circumstances. Never let anyone talk you into leaving the scene by telling you that it's best to handle the matter without police or without insurance.
- 4.** Do not admit responsibility for the accident and do not accuse the other parties. There could be unknown factors that

played a role in the accident. Your comments could be used against you later. Stick to the facts about what happened. Make sure the police hear your side of the incident, and do not be swayed by anyone else's account of what happened.

- 5.** Obtain as much information as you can. Be sure you have paper and pens/pencils in the glove box. Sometimes the police will tell you that "it will be on the accident report," but it often takes several days or weeks for the report to be ready, and this could delay getting your car fixed. The information to be gathered:
 - Names, phone numbers, addresses of all drivers, passengers and witnesses (especially witnesses)
 - License plate numbers
 - Insurance company of all drivers & car details
 - Police officer name, badge number, and case number.
- 6.** Taking photos with your cell phone is valuable, especially before the cars are moved.
- 7.** Immediately report the accident to your insurance agent regardless of who is at fault. Your agent can advise you on the next steps. Sometimes, if the accident is not clear-cut, the insurance company will delay action until

it sees what the police report says. That is why we want the police report to be accurate in the beginning as it is almost impossible to change.

- 8.** Take meticulous notes, as quickly as you can, of what you think happened, with road conditions, speed limits, direction the cars were traveling, the weather, the lighting, etc. This not only helps in talking with the adjusters now, but the other party has two years in which to sue, and your notes would be very helpful. You might want to email the notes to your "cloud" account so you will have access to it years later.
- 9.** The State of Alabama requires you to file a report (Form SR-13) within 30 days of the accident showing you had insurance at the time of the accident. The police report has all of the info to help complete the report. You may even consider sending the form via Certified Mail.
- 10.** Items to carry in your car: pen & paper, Insurance ID Card, Vehicle Registration, first aid kit, camera (usually a cell phone) and possibly a bright orange or yellow vest.

Please call me if you have any questions. 205-413-8610

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