

# What To Do In Case Of An Accident...



- 1 BE SAFE.** Check yourself for any injuries as well as your passengers. Be aware of your surroundings. Take a moment to calm yourself unless immediate action is needed be safe.
- 2 CALL THE POLICE** and, if necessary an ambulance (9-1-1). Check to see if anyone was injured in the other vehicle. If they appear to be hurt do not move them unless there is a life threatening reason to do so.
- 3 DO NOT MOVE YOUR VEHICLE** unless it is clear not doing so will create a hazard to yourself or others. Turn off your ignition.
- 4 PLACE REFLECTIVE MARKERS OR FLARES** to mark the accident scene if you have them and you can safely do so.
- 5 EXCHANGE INFORMATION** with the other driver(s). This is especially important if the police are not coming to the scene. Make sure you get complete information including the driver's name, license number, address, phone number as well as a complete description of the car including license plate number. Get the name of the driver's insurance company and policy number. If there is contact information for the insurance company, be sure to record that as well.
- 6 GET NAMES** and contact information from any witnesses.
- 7 TAKE PHOTOS** of the scene with a camera, including a cell phone camera. Take photos of the cars from several angles. Take photos of the roadway especially if there are skid marks or debris which shows what happened in the accident.
- 8 MAKE NOTES** on a pad and paper or record your thoughts into a portable device. Make note of the time, light conditions, road conditions, weather conditions and any factors you think may have played a role in the accident. Memory quickly fades after an accident so recording your thoughts now may be very valuable evidence.
- 9 DO NOT DISCUSS** the facts of the accident with anyone other than the police and your insurance company. However, do make note of and, if possible, record remarks made by others.
- 10 BE CLEAR AND FACTUAL** when talking to the police. Do not guess at your answer. Do not express opinions. Be careful how you frame your responses, for example if you start a sentence with "I looked up and saw" it will be inferred that your attention was elsewhere.
- 11 DO NOT APOLOGIZE OR ADMIT FAULT** even if you feel that you are to blame for the accident. At the time of the accident you may not know everything that happened with all of the parties. Let your insurance company investigate and determine who was to blame for the accident.
- 12 CALL KEY INSURANCE CO.** as soon as possible to report the claim at 1 (877) 539-4672. Our claim department hours are Mon – Fri, 8:00am to 5:00pm CST. It is important you call us even if you do not believe you are at fault or have no claim to present for yourself.