

# What Do I Do If I Have An Accident?

- Make sure you and your passengers are OK.
- Move as far off the roadway as possible, but stay at the scene of the accident.
- Warn oncoming traffic by activating your hazard warning lights or setting flares.
- Call the police to report the accident
- Do not admit fault for the accident or discuss it with anyone other than the police and your claims representative.
- Stay calm and resist the temptation to get upset or argue with the other driver, even if you believe that he or she is completely at fault
- Exchange vital information with the other driver. Write down the name, address, phone number and license numbers for all drivers and witnesses, particularly those who were not riding in a vehicle involved in the accident. Ask for the name of the insurance company and policy number from the drivers involved.
- Be prepared. Many times, we don't think about what we need in an emergency situation until we're in one. Whether you are in an accident or have a flat tire, you may want to plan ahead with some of the following items:

|                                             |                                                                               |
|---------------------------------------------|-------------------------------------------------------------------------------|
| Blanket                                     | Jack                                                                          |
| Bottled water                               | Jumper cables                                                                 |
| Can of motor oil                            | Paper                                                                         |
| Car Owner's Manual                          | Pen or pencil                                                                 |
| Car registration                            | Portable radio with spare batteries                                           |
| Cellular phone                              | Premoistened towlettes                                                        |
| Duct tape                                   | Reflective vest                                                               |
| Emergency phone numbers of family & friends | Scissors                                                                      |
| Fire extinguisher                           | Sealant for small leaks in tires                                              |
| First aid kit                               | Small hammer                                                                  |
| Flares                                      | Snack food                                                                    |
| Flash light with spare batteries            | Spare tire (be sure to have it checked each time you have your tires rotated) |
| Fuses                                       | Tire pressure gauge                                                           |
| Gas can                                     | Tool box with screwdrivers & wrenches                                         |
| Insurance information                       | Window scraper for ice                                                        |

Contact Your Insurance company on their 24/7 claims hotline or go to [www.protection-specialists.com](http://www.protection-specialists.com), go the link “report a claim”. This service is available to you 24 hours a day, 7 days a week. This will quickly help you with coverage and policy information.