Keep this brochure in your glove compartment so you'll know what to do if you're involved in an accident.

Safety

- Move cars out of traffic, if possible.
- If vehicles can't be moved, after collecting accident information, remain inside with seatbelts fastened until law enforcement arrives.
- Turn on hazard lights.
- Set out flares or reflectors.
- Call police; request paramedics if necessary.
- Provide reasonable assistance to anyone.
- [illegible] injuries.

[illegible]

- [illegible] positions and all damage to occupants, vehicles, or property.
- Use the "Auto Accident Checklist" on reverse side of this brochure to record information about the accident, the other driver and passengers, witnesses, and police officers responding.
- Show your driver's license, auto registration, and insurance company/policy number to the other driver and police officers.
- Don't discuss the financial limits of your policy.
- Don't tell the other driver or police the accident was your fault, even if you think it was.
- Police may not respond to accidents without injuries. If they don't, file an accident report. These are available at police stations, and often at the state Department of Motor Vehicles Web site. This can speed up the insurance claims process.

[illegible] contact your insurance carrier to file a claim. [illegible] of an accident to pay for your car's damage, he or she might think differently after seeing the repair bills. At that point, after time has passed, it may be harder for your insurance company to piece together information for a claim.

Other drivers also may file insurance claims without your knowledge, even claiming damages not apparent at the time of the accident. Make sure your insurance company has your version of the accident—in most states, insurers can't raise your rates unless the accident was your fault.

While no one wants to be involved in an accident, proper preparation can ease the stress.

Sample

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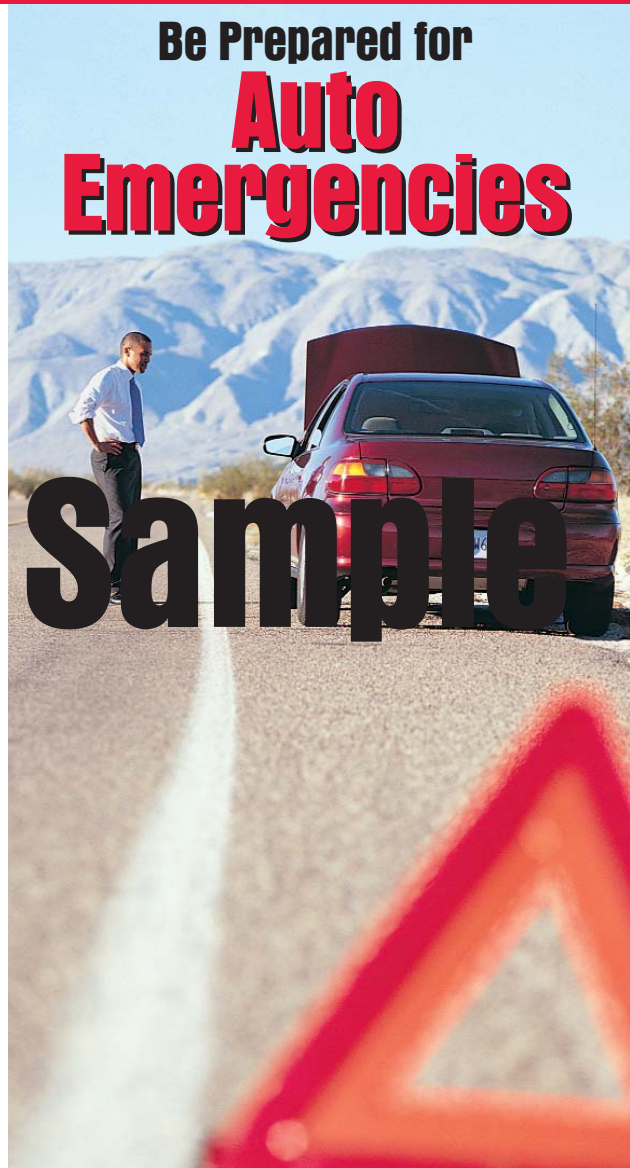
Be Prepared for Auto Emergencies



Sample

No one expects to get in an accident. But accidents, breakdowns, and other emergencies happen more than you might think.

If you travel with the right supplies in your vehicle, and if you know what to do in case of an accident, you'll handle unexpected emergencies more quickly and calmly—and potentially more economically. This fact sheet can help you prepare.

What to keep in your car

[illegible] and comfortable until help arrives. If you're in a remote area, that can take some time.

Use this checklist to assemble your emergency kit.

In your glove compartment, keep:

- Pad of paper and pen
- Cell phone and extra batteries
- Disposable camera with flash (to photograph accident scenes)
- Flashlight with batteries
- Auto insurance cards
- Auto registration
- Emergency phone list, including: your insurance agent, towing company, neighbors and relatives, and children's day care providers
- Medical information card listing allergies or other conditions requiring special attention
- Fill-in-the-blanks accident information form (see next panel)
- Maps

In the trunk, keep:

- Cones, warning triangles, or emergency flares with matches
- Jumper cables
- Jack/spare tire
- [illegible]
- First-aid [illegible]
- [illegible]
- Blankets
- In winter, add an ice scraper, gloves, and a warm jacket.

What to do in case of an accident

An auto accident can be stressful, but proper preparation can help you handle it calmly and efficiently. Don't wait until after an accident to review your insurance policy—it may not cover costs for towing or a replacement car, but you often can add this coverage for as little as $1 or $2 a month. ▶

Diagram of accident scene

Sample

Auto Accident Checklist

Date: _____ Time: _____

Location (street/city): _____

Weather conditions: _____

Other vehicle

License plate: _____

Vehicle ID: _____

Make/model/color/year: _____

Driver's name/address/phone:

Driver's license number/state/expiration:

Insurance company: _____

[illegible]

Police

Responding department:

Witnesses

Name/address/phone/location during accident:

Description of accident

How accident happened: _____

Type and location of damage to your car:

Type and location of damage to other vehicle or property:

Sample