What to do if you are in an accident

Here's a simple checklist to get you through any bump and grind on the road

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Download this checklist for any car accident, no matter how frivolous.

- Before getting out of your car, check to see if your **passengers** are uninjured and try and reassure them.
- Check your surroundings you may be in the middle lane of the freeway and do not want to leap blindly into the traffic.
- Before leaving the vehicle, **switch on your hazard lights.** If you have a cone or triangle, place them on the road so people avoid your car.
- **Call a loved one or friend** and advise them what has happened and where you are and that you are uninjured. Tell them you will call back in 10 minutes should you need further assistance.
- **Call your insurance company** so you can report the accident and be sure that you use the appropriate tow truck.
- Switch the phone to video and, if it is safe, get out of the vehicle and video (or take still images) of the scene, ensuring you includ the number plates of any other vehicle involved.
- It is possible the other party or parties involved will be angry and aggressive. Try to remain as calm as possible and **do not become involved in a shouting match.**
- Once you have checked there are no injuries to anybody involved, if it safe to do so then move the vehicles to the shoulder or off the road.
- □ If anyone is **injured**, both an ambulance and the police need to be called and the vehicles may not be moved.

Take down the following information from all other drivers involved in the accident as well as from people who witnessed the accident:

- Full names and surnames (if the person was driving a car on behalf of his/her company, then full details of the company must be included)
- ID numbers
- Home, cell and business phone numbers
- Physical addresses
- E-mail addresses
- Vehicle registration
- Description of the vehicles (make, model and colour)
- Names and contact details of the police officials, paramedics and tow truck drivers
- Your location: street name and suburb
- The time of the accident
- Road conditions and visibility

After the accident:

- Call the police or report the accident at the nearest police station: within 24 hours if a person is killed or injured; or on the first working day after the accident if no person was killed or injured.
- Write down the name of the police officer spoken to and the accident report reference number.
- Draw a sketch plan of the scene of the accident and make sure that it contains a fixed point so it can easily be traced.
- When making your statement to the police give only the essentials and do not sign a written statement without first consulting your insurance company or an attorney.

Remember to take note of what happened immediately before and after the accident, for example was the other driver drunk, talking on his/her cell or driving too fast.

However, do NOT admit any form of liability or even discuss liability with anyone at the scene. Also, do not agree to settlement terms without discussing the matter with an attorney.

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