

What To Do in An Accident

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A parent's worst nightmare: your teen's been involved in an automobile crash. While the thought is very upsetting, a few words of guidance from you might just prove to be supportive to your teen during a very difficult time. Even the most level-headed motorists can be shocked, stunned, and more than a little shaken.

Most people will have their adrenaline pumping after a crash and it may be difficult to keep a level head. Simply trying to stay calm can be difficult, particularly if others around you are excitable, too.

Provide these following tips to your teenager. You may even want to keep them in the glove-box of your car, so that your son or daughter has immediate access to the information:

1. Remain calm.
2. Check to make sure that you and your passengers are all right.
3. If another vehicle is involved, check to make sure those individuals are all right.
4. If anyone at the scene of the crash requires immediate medical attention, call 911 for an ambulance.
5. Call 911 for the police.
6. If your vehicle is stopping traffic or is presenting a hazard (and can still be driven), Virginia law requires that you move it to the side of the road.
7. Teens: Call a parent or guardian.

8. Make a note of which police department and which ambulance service respond to the crash (you should get the name of the police officer you speak with at the crash scene).
9. Exchange information with the other driver. This includes the driver's name, address, home phone, work phone, license plate number, year/make/model of vehicle, vehicle identification number, name of insurance company, phone number of agent, insurance policy number and effective date. (Most of this information is recorded on the police report).
10. If there are witnesses, get their names, addresses, and phone numbers.
11. Don't discuss the crash with anyone except police.
12. If you are hurt or shaken up and need help getting home, call someone to pick you up.
13. Call your insurance agent / claim department.

Record the Scene:

Many insurers recommend carrying a disposable camera in your glove box to record the scene of an accident. A camera can prove more effective than attempting to draw the scene of the accident on a piece of paper. It's easy to forget critical details after an accident, so take notes of any circumstance you think are unusual or particularly relevant to the claim while at the scene.

If you're judged not to have been at fault in the accident, the other driver's insurance company should pay for repairs, and vice-versa.