



Accident Checklist

In the event of an accident it is important to know what steps to take. Please take a few moments and read this handy checklist which we have provided.

It would be a good idea to print a copy off to keep in your car.

Stay calm

This is the most important thing to remember when an accident occurs. This will be a very stressful time, and for you to collect the data you need about the accident, and ensure your safety, you need to remain calm. Also, if the accident occurred in an active roadway, be sure to either exit your vehicle or get to a safe place off of the road.

Keep the conversation simple

Be sure to check on the other driver and see if they are ok, but be very careful about too much conversation. **NEVER** admit guilt, even if you believe you were completely at fault. The determination of guilt is better left to an officer of the law, and mistakenly admitting anything at the scene only serves to complicate an already difficult situation.

Contact the authorities

Even in a minor accident it is important to contact the Police immediately. This ensures that an accident report is filled out, something insurance companies need later to process any claims. In some cases the other driver may try and convince you that there is no major damage to either car and really no need to call the Police. Even if the accident was minor, it is important to have a report filled out in case injuries to you or the other driver aren't apparent at the time of the accident. In these stressful situations the physiological effect of extreme stress can mean that pain from even serious injuries may not manifest until many hours after the incident.

Gather whatever witnesses you can

Most accidents occur in well travelled areas, usually during times of reasonable traffic levels so there should be a witness or two who saw what happened. Some people will be hesitant to come forward, but once asked directly they will usually relay their observations on the accident to the Police. In the event of a major accident, with any type of injury these witnesses become critical if a court appearance is required and can be your salvation. If there was another vehicle that caused the accident and was not involved directly, try and get their name and statement as well. If they are in a hurry to leave, try and get their license plate number and relate this as part of the accident report in case a follow-up is needed.

Exchange contact information

Now that you have the basics covered, spend a little time exchanging contact information with the other driver. You will need at a minimum: their name and address, their drivers license number, their insurance company's name, and ideally a contact telephone number. Most current Police reports will also contain this information, but it is good policy to attempt to gather it directly. A good idea is to keep a form in your glove box with blanks to be filled in with the information you need. This acts a good checklist to follow since you're likely to be a little rattled right after the accident.

Take good photos and make notes

By now you should be waiting for the Police to arrive and should take a minute to go over what happened in your head. Make notes about which way you were heading on the road, your approximate speed, any obstructions, and the general road conditions. Avoid discussing this with the other driver, and never directly engage them in a debate about the accident. The majority of accidents have a clear outcome of who was responsible and this will be determined in large part based on what the officer records in the accident report at the scene. Be ready to relate your story and make it as factual as possible.

Contact your Insurance Company

Even if the accident was minor, contact your insurance agent as soon as you get home. The sooner they are aware of the accident the better. They will ask you for the particulars of the accident and any information you may have about the other driver and their insurance. Give them the information you collected at the scene. They will also ask if there were any injuries and if anyone was taken to the hospital. Answer all of their questions honestly, but be careful to stick to the facts.

Take a quiet moment to re-group

Once you have returned home, take a minute to settle down and go over the accident again in your mind. Once again, take some time and write an account of your experience. Do this as soon as you can before you start discussing the story with family and friends as this can sometimes colour your recollection.

It happens to us all!

Having an accident shouldn't be viewed as anything more than it is – an accident. They happen to all of us and are not always our faults. If you keep a clear head and follow these simple steps, you can get through the stressful process of an accident much easier.