



## **YOUR FIRST CAR ACCIDENT**

Congratulations!! You did it. You just got your G2 and life is a highway. You're on a roll!! Until it happens. The thing that you know your parents have been worried about since you got your G2. Your first accident.

You have parked the car in the mall parking lot. After shopping you are ready to go home. Car started, seat belt on, radio up, look both ways, throw it into reverse and start backing out of your spot. BANG. Instant panic. What do you do?

- Put your car into park and shut it off.
- Check for any injuries you or your passengers may have.
- Get out and speak to the other party. Find out if they have any injuries.
- Check for damage on either vehicle.

This is where you may have some options. First off you backed into them. You are responsible. You are not required to notify police if damage is under \$1,000.00. Keep in mind with today's cars the slightest dent requires expensive body work so looks can be deceiving.

- Your next step is to report the accident to your insurance company. Occasionally, parties are able to work it out amongst themselves. Meaning the other party gets estimates to repair his vehicle and you will pay for it as well as your own. Doing it this way may cost you now, but it will definitely save you money with future insurance premiums.
- If there is any injury the insurance company must take over the claim.
- Once the insurance company becomes involved, just follow their lead.

If you are out on a public street or highway you will never go wrong

with calling police. Again, if you have just been involved in an accident while driving down the street DO NOT PANIC.

- If possible, get as out of the way of moving traffic.
- Shut the car off.
- Check for any injuries. What hurts?
- Call police. The dispatcher will ask you your name, where you are, if anyone is hurt. This way ambulance, fire or tow trucks can also be dispatched if needed.
- If your vehicle needs to be towed and you want a certain garage to do it, tell the officer so the request can be relayed to the dispatcher.
- Police will arrive and ask you what happened. They will also speak with the other party involved and any witnesses. In most cases, the officer will give you a copy of the accident report at the scene. At the top of this report will have an occurrence number. Don't lose this report.
- A ticket may be issued, if after an investigation, the officer discovers one of the parties made an error and caused the accident.
- Seek medical treatment if needed.
- As soon as possible advise your insurance company. Your agent will ask you for the occurrence number from your copy of the accident report. They take over from here and steer you through the process of your accident.