

# What to do at the Scene of an Automobile Accident

for Henry Ford Health System employees



## *Be prepared...*

Knowing what to do at the scene of an automobile accident can save lives and make your claims process easier.

### Follow these simple steps:

**Please Note:** In most U.S. States it is a serious crime to leave the scene of an accident.

- 1 - Pull to the side of the road, turn off the engine, turn on your hazard lights and raise the hood.
- 2 - Determine if anyone is injured in your vehicle and in any other vehicles.
- 3 - Take reasonable steps to protect yourself from further damage, such as setting up flares, and calling a tow truck.
- 4 - Call the Police or Highway Patrol. Tell them how many people were hurt and the type of injuries. The Police will notify the nearest medical care unit.
- 5 - Provide Police with any information they ask for but avoid long comments and admitting responsibility. Liability is very complex. You may not have all the facts to determine who is responsible for the accident.
- 6 - The investigating officer will need to see your driver's license, car registration and proof of insurance.
- 7 - Ask the investigating officer where you can obtain a copy of the Police report. You may need it when you submit your claim to the insurance company.
- 8 - If necessary, have the car towed to a repair shop. But remember, your insurance company may want to have an adjuster inspect it and appraise the damage before any repair work is done.
- 9 - If you have a camera or a cell phone, take pictures of the damages to all of the cars involved.
- 10 - **Make notes** – keep a pad and pencil in your glove compartment and write down:
  - The names and addresses of all drivers and passengers involved in the accident
  - License plate numbers
  - The make and model of each car
  - Driver's license numbers
  - Insurance company information
  - The names and addresses of any witnesses
  - The names and badge numbers of the Police Officers
  - The names of other emergency personnel

**PRINT**

**Be prepared!**  
Place this article  
in your glove box.

If you run into an unattended parked car, try to find the owner. If you can not find the owner, leave a note with your name and phone number, then record the details of the accident.

Contact Sue Hall to enroll in the Henry Ford Health System Voluntary Benefits Program for home and auto insurance today.

Sue Hall  
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