

Auto Accidents

How to Proceed After They Happen

Accidents are stressful. In order to help our insureds effectively handle the situation while trying to remain calm, we provide a checklist of guidelines to follow. The initial actions of a driver can be critical to minimizing the effects of an accident.

Steps to Follow in Case of an Accident

Stop. Remain at the scene as you are required to do by law, secure your vehicle, and keep calm.

Protect the Scene. Set out warning devices to prevent another accident. Move your vehicle out of traffic and turn on the emergency flashers.

Assist Anyone who is Injured. Do not move any injured person unless it is absolutely necessary to prevent further injury.

Notify the Police. Give them the following information:

- Your name and license plate number
- Exact location of the accident/incident
- License plate numbers of other vehicles involved
- Number of passengers in your vehicle
- Whether or not emergency services are needed

Request assistance from a passing motorist if you do not have a cell phone.

Cooperate with Police. Once the police are on the scene, cooperate with the investigation by answering their questions and providing the facts of the accident.

Distribute Courtesy Cards to Potential Witnesses. These cards can be found in your RLI Drivers' Accident/Incident Reporting Kit, which you may keep in your glove box. Collect the information on these cards:

- a. Witness's name, address, and phone number
- b. Witness's location at the time of the accident
- c. Description of what was seen
- d. Description of any injuries

Check the completeness of the information.

Do Not Admit Liability. Provide the information that you are required to provide by law.

Collect and Record All the Facts for RLI. Write down the names, addresses, and phone numbers of everyone involved in the accident including their insurance and vehicle information. If you have it available in your glove box, complete the Accident Report included in the RLI Driver's Accident/Incident Reporting Kit. If you don't, note the date and time of the accident, the conditions, and the nature of the accident. Do not discuss the accident with anyone except your employer, the police, and RLI.

Report Accidents/Incidents to RLI as Soon as Possible at:

- *Phone:* 877-863-5095
- *Fax:* 877-863-4352
- *Email:* new.claim@rlicorp.com

If Possible, Take Photos. Take photos from several angles, including roadway signs that may have contributed to the accident.

Protect your Belongings. Avoid leaving your vehicle unattended except in extreme emergencies.