

ACCIDENT TIP SHEET

Even the smallest accidents can be traumatic. Here are some tips to help you get through them.

- **Check for Injuries** before anything else, check for injuries. It's important to ensure that everyone is safe before inspecting for damage to property.
- **Inspect Property** note damage to vehicles or other property. Take photos and detailed notes, which are especially helpful to your insurance adjuster.
- **Exchange Info.** It's important to gather the other person's full name, address and phone/email. For auto accidents obtain the other driver's insurance information as well – the insurer and policy number. Get passenger names as well.
- **Call the Police** When the police arrive make sure they receive your version of the incident. Get the name and badge number of the officer at the scene. Ask when the police report will be available and get a copy at that time.
- **Witnesses** If there are any witnesses to the accident, collect their name and contact information.
- **Don't Admit Fault** to the other party. It's OK to express general regret and concern for others so long as you do not state you are responsible. Usually it's best to say as little as possible since until all the facts are known it's hard to really know who was at fault and to what degree.
- **Use a Claim Form** Keeping track of what you need to know and do after an accident when you are shaken up is tough. A claim report form handy helps you focus on what you should be thinking and asking about. Forms can be downloaded from A4DD's website in advance and kept handy in your vehicle.
- **Notify Insured** Don't delay in reporting your claim to your insurer/agent. You may think that a minor incident doesn't need to be reported but all too often the other party later alleges serious injury and damages. Prompt notification to your insurer protects your interests and promotes faster resolution.

If you are not sure, call the claim hotline and ask for advice.

A4DD's Insurance agent is **Risk Strategies**. Reach them at 914-512-9320, or during office hours, you can also call toll-free at 888-527-4321. Or email claimsservice@risk-strategies.com.