

DASCO INSURANCE AGENCY, INC.

An Independent Agency - Working for You

What to Do If you are Involved in an Auto Accident

Being involved in an accident can be nerve-wracking disorienting experience. Keep this document, along with your insurance ID card in the glove compartment of the insured vehicle.

In the event of an accident, please remember to:

NEVER	“Make a Deal” for damages
NEVER	Do not admit fault – don’t discuss the accident with anyone except the police or your auto insurance company.
NEVER	Leave the scene of even a MINOR accident until you have spoken with the other driver or the police
NEVER	Accept an offer of cash, check or “private settlement”
NEVER	Disavow injury to you or your passengers
NEVER	Offer to pay ANYTHING even if think you are at fault
NEVER	Administer first aid unless you are LICENSED to do so
ALWAYS	Ask someone to summon police and seek medical assistance.
ALWAYS	Move to shoulder or other “SAFE AREA” to prevent further damage <i>(when conditions permit)</i>
ALWAYS	Remember the 3 C’s: Remain CALM, COURTEOUS, CONSISTENT in your version of the accident
ALWAYS	Obtain complete information from those involved: driver’s name, address, telephone number, license plate, driver’s license number and the time of the accident. Note the names, addresses and phone numbers of any witnesses, the badge number of any police officers, any other pertinent information about the scene, such as exact location, the issuance of any violations by the police, and any recollections about your vehicle’s handling or mechanical functioning just prior to the accident. Ask the police where to obtain a copy of a police report.
ALWAYS	Complete the report at the scene – not later on
ALWAYS	Obtain the names of witnesses including address and phone numbers
ALWAYS	Notify the owner of the car you are driving as soon as possible