

Fall Driving

Fall brings stunning scenery but also serious driving challenges. Wet leaves create slippery road surfaces, fog reduces visibility in the early mornings, and deer activity peaks during this season. As daylight shortens, twilight driving increases – all factors that raise the risk of an accident.

✓ Accident Checklist you SHOULD Do:

- 1 Check for Injuries**
Ensure that you, your passengers, and all other parties are injured immediately
- 2 Secure the Scene**
Turn on Hazard lights and, if possible, move the vehicle to a safe, out of the way, location
- 3 Contact Authorities**
Call the local Police or state highway patrol to report the accident. Obtain the officer's name, their responding department, and the accident report number.
- 4 Gather Information**
Collect contact information from all witnesses and involved participants. Make sure to get drivers license numbers, license plate number, and insurance carrier
- 5 Document the Scene**
Take Photos of the scene and of any damages to all vehicles involved.
- 6 Contact Your Insurance**
Once you are in a safe location, call your insurance provider to discuss the next steps in the claims process.

✗ In The Event Of An Accident, Please DON'T:

- "Make a Deal" for damages
- Leave the scene of even a minor accident.
- Accept an offer of cash, check, or "private" settlement
- Deny Injury to you or your passengers.
- Offer to pay anything, even if you think you are fault.
- Administer first aid unless you are qualified to do so.

