



Your Complete Seasonal Auto Accident Guide

What to Do- Every Season of the year

Getting in an automobile accident is stressful enough on its own- but road hazards exist in every season. From icy winter roads to summer downpours, spring flooding and fall's slippery leaves. This guide provides a consistent set of do's, dont's, and next steps so you're always prepared, no matter the time of year.

Winter Driving

While the winter months bring great joy- from holiday gatherings to skiing, snowboarding, and sledding. They also bring hazardous road conditions. Snow, ice, and freezing temperatures make every drive a potential risk. Knowing what to do if you're involved in an accident can make a stressful situation far more manageable.



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.

