



## Top Ten Things to Do When You Are Involved in a Motor Vehicle Accident

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Most of the time all goes well on the road but accidents do happen and when they do, you need to be prepared. Whether operating heavy farm equipment or driving your pickup truck, these ten tips are good advice to abide by if you get in an accident.

In order to remember all that needs to be done at that stressful moment, it helps to keep an accident report kit in your truck. A kit generally includes your cell phone or digital camera to take pictures, an accident report form and a form to use when talking to witnesses. Completing these forms and taking pictures will help preserve the details of the accident for later use. Triangles or flares should also be on hand.

If an accident occurs:

### **1. Stop your truck immediately or as soon as possible.**

- Turn on your emergency flashers
- Put out triangles or flares, making sure they can be seen from all directions

### **2. Check the other party for injuries, but don't move them; wait for medical help if it is needed.**

### **3. Notify the appropriate parties.**

- Call the police
- Call the emergency number(s) listed on your insurance card
- Call your safety director or dispatcher if instructed to do so

### **4. Identify the other vehicle(s) involved.**

- Get the license numbers of all the vehicles and the names of the owners
- Also get the names of the other parties involved in the accident

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**5. Get statements from the witnesses.**

- Be sure to get their names and contact information including address, phone number and e-mail
- If they will give you a statement, ask them what they saw, where they were when the accident happened and if they have an opinion on who was at fault

**6. Be polite but don't make statements about the accident with anyone other than the authorities, your own insurance company representative and your lawyer.**

**7. Do not admit any fault or accept responsibility for the accident. Don't volunteer information; cooperate but keep it simple.**

**8. Protect your vehicle and cargo from theft and further damage.**

**9. And remember, if an accident results in a person being taken to the hospital by ambulance, a vehicle being towed or a fatality, you should be tested for alcohol or drugs within two hours of the accident.**

**10. Call your insurance agent.**

It is hard to remember everything, which is why keeping a list is so important. Following these steps will prevent you from missing an important piece of information.

Foster Swift has an Emergency Response Team available 24/7 to assist you at the scene. The team consists of experts in accident reconstruction, a forensic photographer/videographer to take photos at the scene, an investigator to take statements from witnesses and an experienced defense lawyer.

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