



Driver Conduct at the Scene of an Accident

What should a driver do after an accident?

Take Immediate Action to Prevent Further Damage or Injury At The Scene Of The Accident

- Pull onto shoulder or side of road (if possible).
- Actuate four-way flashers and place warning signals promptly and properly.
- Assist any injured person, but don't move them unless they are in danger of further injury.
- **Do Not** over-react if you feel the accident is the fault of the other driver.
- **Do Not** react in a negative manner if the driver of the other vehicle responds in an aggressive manner.
- Respond in a Calm, Courteous and Consistent manner with the goal of de-escalating the situation.
- If there is no way to calmly interact with the other driver, wait until law enforcement arrives prior to continuing forward with your accident assessment and reporting process

You Should Call Law Enforcement:

- If someone is injured, request medical assistance.
- If there is property damage
- The vehicle should not be left unattended except in extreme emergency.

Exchange "Traffic Accident Information" Forms with Other Driver(s).

- Name, Address, Phone Number & Email Address
- Make, Model & Year of Involved Vehicle(s)
- License Plate
- Insurance Carrier Name
- Insurance Policy Number & Policy Expiration Date
- The driver should give identifying information to the other party involved, but should make no comments about assuming responsibility.

Secure names and addresses of all witnesses. Witnesses should be asked to complete a Witness Information Card.

- Ask the witness to complete the form in "their own words", drivers should not argue their side of the accident or lead the witness to a conclusion.
- Verify that the witness signed and dated the "Witness Information Card"

Take photographs of the accident scene (when it is safe to do so).

- Damages to your vehicle and the other vehicle(s)
- Skid marks & Scattered debris
- Accident site (position along highway, parking lot, intersection, etc.)
- Environmental Conditions (weather conditions, traffic mix, time of day)
- Take pictures from varying angles and distances



Complete the "Driver's Accident Report" form:

- Print or write legibly
- Follow form instructions to the letter
- Answer all questions completely and honestly; if unable to answer a question, mark "not known".
- Properly identify vehicles in the accident diagram
- Include accurate contact information for witnesses
 - When completing the accident report include;
 - Accident Object: location, vehicles, cargo, structures
 - Accident Operation: specific function or operation being performed
 - Accident Type: manner vehicles collided (unsafe conditions and/or acts)

Report the accident. The driver should call their manager or appropriate company representative immediately in the event of any accident.

Suggested Do's At the Scene of an Accident

- Do** (when conditions permit) move to the shoulder or other "safe area" to prevent further damage.
- Do** ask someone to summon police and seek medical assistance. Repeat at 5 minute intervals.
- Do** remember the 3 C's: remain CALM, COURTEOUS, CONSISTENT in your version of the accident.
- Do** obtain complete information from those involved.
- Do** complete the accident report form on the scene -- not later.
- Do** obtain the names of witnesses including addresses and phone numbers.
- Do** notify your company as soon as possible

Suggested Don'ts At the Scene of an Accident

- Do Not** discuss the accident or accident causation with anyone except law enforcement and company representatives.
- Do Not** "Make a deal" for damages e.g. accepting or offering cash, check or "private" settlement at the scene of the accident
- Do Not** leave the scene of even a Minor accident
- Do Not** disavow injury to you or your passengers, or any other involved party.
- Do Not** drive your vehicle if you feel it is unsafe.
- Do Not** drive your vehicle if you are physically incapable of driving safely.



The information, suggestions and recommendations contained herein are for general informational purposes only. This information has been compiled from sources believed to be reliable. Risk Consulting Services do not address every possible loss potential, law, rule, regulation, practice or procedure. No warranty, guarantee, or representation, either expressed or implied, is made as to the correctness or sufficiency of any such service. Reliance upon, or compliance with, any recommendation in no way guarantees any result, including without limitation the fulfillment of your obligations under your insurance policy or as may otherwise be required by any laws, rules or regulations. No responsibility is assumed for the discovery and/or elimination of any hazards that could cause accidents, injury or damage. The information contained herein should not be construed as financial, accounting, tax or legal advice and does not create an attorney-client relationship.

This document is not intended to replace any recommendations from your equipment manufacturers. If you are unsure about any particular testing or maintenance procedure, please contact the manufacturer or your equipment service representative.

American International Group, Inc. (AIG) is a leading global insurance organization. AIG member companies provide a wide range of property casualty insurance, life insurance, retirement solutions, and other financial services to customers in more than 80 countries and jurisdictions. These diverse offerings include products and services that help businesses and individuals protect their assets, manage risks and provide for retirement security. AIG common stock is listed on the New York Stock Exchange. Additional information about AIG can be found at www.aig.com | YouTube: www.youtube.com/aig | Twitter: @AIGinsurance www.twitter.com/AIGinsurance | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this document.

AIG is the marketing name for the worldwide property-casualty, life and retirement, and general insurance operations of American International Group, Inc. For additional information, please visit our website at www.aig.com. All products and services are written or provided by subsidiaries or affiliates of American International Group, Inc. Products or services may not be available in all countries and jurisdictions, and coverage is subject to underwriting requirements and actual policy language. Non-insurance products and services may be provided by independent third parties. Certain property-casualty coverages may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds, and insureds are therefore not protected by such funds.

© American International Group, Inc. All rights reserved.