

# Auto Insights

Auto and loss prevention tips provided by:  
Marshall & Sterling Upstate, Inc.



## Know How to React After a Vehicle Crash

Uh oh, you just got into a fender bender on your way to run a quick errand. What should you do now? Stay calm and read on to learn how to react to make sure that the process goes as smoothly as possible.

### Auto Accident Reaction Tips

- Get out of your vehicle and provide assistance to anyone who is injured.
- Call the police or highway patrol immediately. They can then contact emergency personnel for you, if needed.
- Take photographs of your damaged vehicle and the scene. Note the date and time that the images were taken.
- Protect the accident scene by setting up flares, putting up cones or moving your vehicle off the road. Keep these items in your trunk at all times in the event of an accident.
- Once the police arrive, give them as much information as you can about what occurred. Do not admit fault; simply give the facts.
- Ask the investigating officer for a copy of the police report, as you may have to submit it with your insurance claim.
- Write down the names and addresses of all drivers and passengers involved in the accident. Also, note the license plate number, make, model and year of each car involved. You should also note the name of the other driver's insurance company and driver's license numbers.
- Write down the name and contact information for all witnesses to the accident.
- Note the name and badge numbers of the police and emergency personnel who assisted with your accident.
- Write down as many details as you can remember about the accident, and then call Marshall & Sterling Upstate, Inc. to report your claim.
- Keep all records of correspondence that you have regarding your claim, including the date, name and title of the person that you talked to about the accident.
- Keep a record of any expenses that you incurred as a result of the accident. Depending on your policy, you may be entitled to reimbursement for those expenses.



## Safety First

**Get The Facts.** Sounds easy, but many people forget to do this after an accident for one reason or another. It is important to get the names, address and phone numbers of everyone involved. Also, gather a description of the car(s) and license plate number(s), and make sure to get the insurance company and the vehicle identification number of everyone involved when you're at the scene of the accident.

We do more than just help you to avoid claims and arrive at your destination safely. Contact us today to learn more about all of our insurance solutions for your auto, home and life!

**Marshall & Sterling Upstate,  
Inc.**

[www.marshallsterling.com/leeds](http://www.marshallsterling.com/leeds)  
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