Headline: Maintain composure after auto accident

Deckhead: Save lives, return to road quickly by following AAA steps

The sound of our vehicles colliding with another is distinctive and dreadful. What follows doesn’t get much better.

There are many ways to avoid crashes, but they don’t always work. Defensive driving and educational courses will lessen the odds. So will avoiding distractions. Drivers, however, need to be prepared, despite these actions.

Motorists are responsible for knowing what to do should they be involved in an accident. The most important step is making sure no one is injured, no matter who is at fault. Drivers, too, should know what to do to protect themselves from legal or financial problems.

Preparation is the best defense. Drivers should have pen and paper in their vehicles and a disposable or smartphone camera. An insurance card should be accessible. These steps will have a driver organized and reduce stress following a collision. Use of a mobile app, such as AAA insurance, can help properly document the event.

AAA recommends motorists involved in a crash follow these steps:

* Assist the injured. Quickly observe with those involved in the collision to determine if there are injuries. Call 9-1-1 if medical attention is needed, and make sure no one is in imminent danger.
* Control the scene. Get to a safe place before taking time to exchange information. Safely move the cars if they are drivable and there are no injuries. Turn on hazard lights and set out warning flares or reflective triangles. Do not leave the scene.
* Notify the police and submit a report. Law requires this step. A report can be filed by visiting a local police department or automobile insurance agency days after the crash if law enforcement does come to the scene to open an investigation. Having a report could help if a liability claim is filed.
* Document the scene and exchange information. It is critical to exchange and gather information with all parties involved, including witnesses. Having this on file will help complete future paperwork or address potential problems. AAA suggests documenting home and email addresses, vehicle information (make, model and years for cars involved), vehicle identification/license plate numbers, insurance carriers and policy numbers, and take photos of the location, those involved and damaged vehicles.
* Notify insurance carrier. The carrier will need to be notified following a crash to begin proper claim filing. Many companies have staff available 24/7 and can assist immediately.
* Get your car repaired. The driver has the right to get the vehicle repaired at body shop of their choosing. AAA suggests considering a AAA Approved Auto Body shop, which can be found by visiting AAA.com/Repair.
* Unattended vehicle or property. Take action to inform the owner if involved in a crash that involves an unattended vehicle or property. Attach a written notice of the collision if the owner cannot be located and include contact information and the information list above.

Drivers and owners of cars must be prepared to assume legal and financial responsibility if involved in a crash. AAA doesn’t recommend drivers to be pressured into admitting fault or providing information about the cause of the crash.

Cutline: CRASH COURSE – It’s wise to set up reflective triangles to warn oncoming drivers that they are approaching a crash site. Image: Paolese. Adobe Stock.