

## MODULE 5 – WHAT SHOULD I DO AT THE CRASH SCENE?

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### Objectives:

1. To learn the important information to obtain at the time of a crash
  2. To understand what to expect from insurers at the time of a loss
  3. To learn some important safety issues that may help to prevent injuries
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### What should I do at the crash scene?

Being in a crash is one of the scariest things that can happen to you. Although you may feel shaken after the accident, you need to keep calm and think through what you need to do. Collecting information and writing down what happened will come in handy later.

Here is a check list of what to do at the accident scene. Keep a copy of the checklist and a pencil in your glove compartment so that you will be prepared:

- Accident information

Date \_\_\_\_\_ Time \_\_\_\_\_

Location \_\_\_\_\_

- Other vehicle information

Make \_\_\_\_\_ Model \_\_\_\_\_

Color \_\_\_\_\_ License plate no. \_\_\_\_\_

Damages \_\_\_\_\_

- Other driver information

Name \_\_\_\_\_

Address \_\_\_\_\_

City/state/zip \_\_\_\_\_

Phone no. \_\_\_\_\_ Drivers license no. \_\_\_\_\_

Social Security no. \_\_\_\_\_ Date of birth \_\_\_\_\_

Insurance co./agent \_\_\_\_\_

- Vehicle owner's information, if different

Name \_\_\_\_\_

Phone no. \_\_\_\_\_ Drivers license no. \_\_\_\_\_

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Social Security no. \_\_\_\_\_ Date of birth \_\_\_\_\_

Insurance co./agent \_\_\_\_\_

- Passenger information

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone no. \_\_\_\_\_

Nature of injury \_\_\_\_\_

- Witness information

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone no. \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone no. \_\_\_\_\_

- Law enforcement information

Reported to police  Yes  No

Officer name or badge no. \_\_\_\_\_

Citation issued \_\_\_\_\_

- Description of accident \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

- Unless the involved vehicles create potential for other accidents, do not move them or any debris until instructed by law enforcement officials.

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- For your own protection, make no comment or statement about the accident except to an identified representative of your insurance company and to law enforcement officials.
- Make a sketch of the accident scene, noting the direction of traffic flow, any intersections, traffic lights, signs or other items that might have had an influence on the accident. Be as detailed as possible. Don't rely on your memory to recall these events at a later time.
- Remember to contact your insurance company or agent as soon as possible, providing a copy of this information.

### **How about after the crash?**

You need to report the accident to your insurer as soon as possible. Insurance is a way for you to meet the Ohio Financial Responsibility Law requirements, and, depending upon your coverage, it also pays for expenses for which you and your family may be legally liable.

When you make a claim, you'll need to follow certain procedures, complete forms and file reports. You'll be asked to provide the following information:

- Your name and the name on your policy
- Your home address
- The auto insurance policy number
- The car's model, year and make
- Date, time and location of the accident
- Injury information
- Whether your car is operable and its location

If you think the other driver might be driving without insurance, consider filing a Motor Vehicle Crash Report with the Ohio Bureau of Motor Vehicles (BMV). This optional filing process must be done within six months of a crash that causes injury, death or more than \$400 in property damage. Once the report is filed, the driver you reported will be required to provide the BMV with proof of financial responsibility. Crash report forms are available from your insurance agent or company representative.

### **What should I expect from my insurance company?**

It's your responsibility to contact your insurer as soon as possible after a crash. In return, the insurance company will explain its claims procedures and how to go about filing a claim.

Your insurance company may ask you to fill out some forms and give details of the crash. It helps if you have obtained as much information as possible at the accident scene.

Next, your company will arrange for you to talk with a claims representative. This person will probably want to meet with you, either at your home or where you work. Sometimes the interview is held over the phone. The claims representative will want to see your vehicle and ask you more questions about the crash. You may be asked if your conversations can be tape recorded as a way to document the loss.

It may be up to you to obtain estimates from auto repair shops. Sometimes insurance companies will not ask for estimates. Instead they have their own drive-in claims facility where you take your car for a damage assessment.

### **Is there a way I can reduce my losses from a crash?**

You may have heard the expression, an accident just waiting to happen. Although some accidents are unavoidable, studies have shown ways to reduce your risk for being in an accident and how to minimize your loss if one occurs.

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- Buckle up. Always wear your safety belt and insist the same of all passengers in your car. Belting is not just a good idea-it's the law.
- Drive defensively. Be aware of what is going on around you while you are driving. Be cautious. You can be an excellent driver but you always need to watch out for the other guy.
- Avoid distractions. Don't stand for horseplay or loud music in your car that can distract you. Loud music prevents you from hearing car and train horns, and police or fire sirens from the approaching traffic.
- Be prepared. Keep an emergency kit in your car at all times. Kits should include:
  - First aid items (bandages, rubber gloves, alcohol wipes, medical tape, gauze, scissors, etc.)
  - Blankets and towels
  - Red cloth to tie to your antenna or door handle if you need assistance
  - Flashlight and extra batteries
  - Roadside flares to alert oncoming traffic that there has been a crash
  - Pocket change for phone calls

Click [here](#) to print a copy of OII's AUTO ACCIDENT CHECKLIST brochure to keep in your car in case you're involved in a crash.

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### Module 5 - Quiz

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#### Module 5 - Question 1 of 7:

**"A couple of months ago your car was hit by a man who not only was driving his car, he was living in it! He promised to send you the money for car repairs, but you haven't heard from him since. Now you wonder if he has the \$1,000 it took to fix your car. How can you find out if he can afford to pay for your damages?"**

A. "I can't. Too bad I didn't get information from him before he left the scene of the accident."

Feedback: "No. You can file a Motor Vehicle Crash Report with the BMV and he will have to prove financial responsibility."

B. "All is not lost. File a form with the BMV and the driver will be required to provide proof of financial responsibility."

Feedback: "Great! It's a good idea to file the Motor Vehicle Crash Report with the BMV."

C. "I will have to file a lawsuit to find out that information."

Feedback: "No. You don't need to do anything as drastic as filing a lawsuit to find out this information. Instead, fill out a Motor Vehicle Crash Report and turn it into the BMV. The bureau will demand that he show proof of FR."

#### Module 5 - Question 2 of 7:

**"You're driving along, minding your own business, when a driver turns left in front of you and plows into your car. As you check for damages, you notice people pumping gas at the corner service station. What should you do?"**

A. "Ask if anyone witnessed the accident, and if they did, collect names, addresses and phone numbers. But don't make any other comments about the accident."

Feedback: "Good! Witnesses can provide unbiased views about an accident if there are disputes about what really happened."

B. "Avoid them. It's a good idea not to say anything to anyone until the police arrive."

Feedback: "No. By the time the police arrive, the witnesses will have full gas tanks and will be long gone. Instead, find out if anyone at least saw the accident and get names, addresses and phone numbers if a follow-up is needed."

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### Module 5 - Question 3 of 7:

**"You agree to drive your little brother, Jimmy, and sister, Jamie, to school. As soon as you leave the driveway, Jamie starts screaming that Jimmy pinched her and she is crawling over the front seat trying to get away from him. What should you do?"**

- A. "Scream back at them to behave and be happy the school is only a couple blocks away."
- B. "Call my mom on the car phone while I'm driving and make her referee."

Feedback: "No. Using the car phone while driving is an additional distraction that could lead to an accident. Instead, pull over, calm everyone down, and buckle up before you take off again."

- C. "Pull over and stop the car. Don't drive again until everyone is buckled up and quiet."

Feedback: "Yes! Distractions like these can lead to accidents. Plus, it is dangerous for any child to be in a moving car without safety belts in place."

### Module 5 - Question 4 of 7:

**"How does your insurance company find out that you've had an accident?"**

- A. "The police will call the insurance company and let it know what happened."

Feedback: "Nope, that isn't how it works. Although the police may ask you about insurance coverage to determine financial responsibility, it's up to you to contact your agent."

- B. "You need to contact your insurance company as soon as you can."

Feedback: "You're doing great! Although the police may ask you about insurance coverage to determine financial responsibility, you need to contact your insurance company yourself."

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### Module 5 - Question 5 of 7:

**"You slide off a muddy road during a rain storm and discover that your emergency kit contains two band-aids and an Easter egg you hid during a hunt last spring (phew!). What do you need to stock in your kit for the next time?"**

A. "Roadside flares, blankets, bandages, rubber gloves, and a flashlight with working batteries."

Feedback: "Wonderful! These supplies will help you take care of injuries and alert other drivers that there is an accident ahead."

B. "Windshield washer fluid, antifreeze, oil, air filter and other stuff your car needs to run."

Feedback: "No, you don't need to drive around with an auto parts store in your trunk. Instead, carry items you need to administer first aid and alert other drivers that there is an accident ahead."

### Module 5 - Question 6 of 7:

**"Unfortunately, you're in the wrong place at the wrong time when your brakes quit working while driving down 'Stomach Churner' Hill. After you tell your insurance agent you thought hitting a big pine tree was a good way to stop your car, he asks for you to get estimates. What does this mean?"**

A. "Estimate why the accident happened, estimate how fast I was driving and complete a drawing estimating where my bumper became one with the tree."

Feedback: "Not exactly. Although you may be asked to provide this information, estimates refer to the estimated cost it will take to repair the damages."

B. "Contact repair facilities and ask them to estimate how much it will cost to fix my car. Then report this to my agent or claims representative."

Feedback: "Right! The insurance company will want expert opinions on how much it will cost to repair your car."

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### Module 5 - Question 7 of 7:

**"Your car is hit by a man who has obviously been drinking and driving. He begs you to not call the police. Instead, he will pay for all damages and give you a 'little extra' for being such a good sport. What should you do?"**

A. "Take him up on his offer. I could use the extra dough and, besides, why get him into trouble?"

Feedback: "Never be tempted by such an offer! Not only is he unlikely to keep his promise, he may be breaking the law. Contact the law officials and stay at the scene to provide information."

B. "Tell him no way. Contact the police and cooperate with the law."

Feedback: "Smart thinking! Not only is there a good possibility he won't keep his promise to you, he may be breaking the law. Contact the law officials and stay at the scene to provide information."

**MODULE 5 – WHAT SHOULD I DO AT THE CRASH SCENE?**

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**Module 5 – Teacher Recording Score Sheet**

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**Module 5: What Should I Do at the Crash Scene?**

User Name    Questions:    #1    #2    #3    #4    #5    #6    #7    Date

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### Contact Information

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