



Even if you haven't been in a car accident yourself you likely know someone who has, and through their experience you have an idea of how devastating it can be.

You've been in an accident, so what do you do now? Assuming you are not badly injured yourself:

- Remain calm and check for injuries to yourself and others.
- Do whatever you can to ensure everyone is safe, including watching out for approaching vehicles.
- Contact the police right away, and follow their instructions.
- If you do not feel comfortable discussing the accident with others who were involved, remain in your car (if it's safe to do so) and wait for the police to arrive.
- If no one is injured and your vehicle can be driven safely, carefully move it off the road away from traffic.
- Get the name, address, phone number and driver's license number of the other driver, as well as the name of their insurance company and policy number. Also get the make, model and license plate number of the other vehicle.
- Get the names, addresses and phone numbers of all witnesses.
- Get the name of the investigating police officer, his or her badge number, the detachment and phone number.
- Do not discuss the accident with anyone other than the police or a representative of The Commonwell Mutual, and don't admit fault for anything. Fault determination is our responsibility, not yours or anyone else's.
- As soon as possible report the accident to your insurance broker.
- Do not authorize vehicle repairs until you've spoken to your claims adjuster.

A few basic driving tips:

- Always wear your seatbelt.
- Lock all your doors.
- Never, ever, drink and drive.