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**11 Things to Do (And 5 Things To Avoid) If You Get in an Auto Accident**

**By Donald Smith**

**11 Things to Do (And 5 Things To Avoid) If You Get in an Auto Accident by Donald Smith**

No matter how well you drive, you'll probably be involved in a fender bender sometime in the next few years. Here's a list of tips will help make your accident less traumatic.

DO:

(1) Prepare by having a notepad, a few pens and a disposable camera in the glovebox. Print out this article and store it to help you remember what to do.

Sketch the accident scene, noting all cars involved, roadways, direction of travel, skid marks, and anything else to help your case. Write a description of what happened. Note any contributing factors like wet roads, or blocked signs that couldn't be seen. Date, time and sign your notes. Photograph the scene.

(2) Beware of accident scams. Some thieves will pretend to have an accident by bumping the rear of your car on an empty road. When you get out of the car to investigate, they rob you or steal your car. Drive to a populated place or police station before getting out of your car if things seem suspect.

(3) Copy down driver's license numbers and vehicle owner's registration. Remember that the owner (i.e. the insured) might not be the driver. Find out the insurance company name, passenger's names, and the work and home telephone number of the driver.

(4) Record license plates and VIN's (vehicle identification numbers) from the other cars. The VIN is located on the driver's side of the dashboard and can be seen through the windshield. This will you later on help if the driver happens to have stolen plates and a bogus registration card.

(5) Collect names, addresses and phone numbers of witnesses.

(6) Call the police if the accident is on a public roadway. They can help document your case and prove how it happened.

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(7) Move your car and yourself off the highway after getting all your data / evidence. Standing in the street or waiting in your damaged car on the roadway can be dangerous. Turn on your flashers and put up warning triangles well in front of the accident to warn other drivers.

(8) Observe the other drivers' actions after the crash. If they are crawling under their car to inspect damage after an accident, then they don't have a serious injury. A photo of this wouldn't hurt your case.

(9) Control your temper. It is easier for the police to determine you are at fault if you are a raving hothead. You will be the one they remember two months from now in court. Stay cool.

(10) Get the names and badge numbers of police present. Each officer may have a different view of

what the evidence was, and having contact with all of them might help your case.

(11) Get a copy of your claim file from your insurance company. Double check to make sure your claim is accurate. A mistake found today can save you from paying high premiums in the future.

(1) Don't admit fault to anyone. Your words might be used against you later.

(2) Never discuss how the auto accident happened. You don't want other drivers' versions of the car accident to influence yours, and you don't want something to slip out that makes you responsible.

(3) Avoid moving your car until after you have other parties' license and vehicle registration information. Don't give the other driver a chance to drive off, leaving you with the problem.

(4) Refuse to accept any roadside settlements. Often damage can be hidden and much greater than originally expected.

(5) Don't let anyone pick your auto repair facility for you. You have the right by law to choose whichever auto repair shop you'd like, and your insurance must cover it. Ask your friends and neighbors for a reputable shop. Pick one that has been in business at least five years, preferably ten. You want a business that will be around if you have problems later.

Donald Smith is the president and founder of Auto Glass America. Visit his website at [crackedwindshield.com](http://crackedwindshield.com) to get more car tips. Need a windshield? Find out 5 WAYS TO GET A WINDSHIELD FOR FREE! [free.crackedwindshield.com](http://free.crackedwindshield.com)

### **The Right Auto Insurance Can Save You Money!**

**By Mike Yeager**

Auto insurance is a protective feature that everyone needs who owns a car. Auto insurance allows you to have financial coverage in case you are involved in an auto accident; regardless of who is at fault. When shopping for auto insurance keep in mind that rates will vary dramatically for the same driver,

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depending on which company you ask. The key to savings lies in comparing many auto insurance quotes, to find the insurer that will give you the best rates.

If the auto insurance company you're investigating is sound then it's possible to purchase cheap auto insurance coverage that will give you peace of mind. Most states require you to purchase a minimum amount of auto insurance. In order to even drive your car you need to have at least liability insurance, in other words you have insurance to cover the expenses of the other party if you cause an insurance. If you are at fault in an accident, your liability insurance will pay for the bodily injury and property damage expenses caused to others in the accident, including your legal bills.

There are some insurance companies that offer discounts to those drivers who put fewer than a predetermined number of miles on their cars each year. Considering the high price of gasoline, carpooling and taking public transportation such as buses around town can help you save more than just premium dollars.

You'll find that there are many places to locate cheap auto insurance to not only save you money but to also give you adequate coverage and protection.

Take your time to look around and you'll find that you can save on your auto insurance rates.

Mike Yeager  
Publisher

The Right Auto Insurance Can Save You Money!  
Auto Insurance Comparison By State  
Avoid A Car Accident!  
A...is for Accident Attorney  
Car Insurance - Protect Your Second Wife!

Tattoo Secrets  
Disaster Preparedness and Crime Protection Manual  
eZy Auto Hitz  
Stretch Assistant Software  
How to keep up the SPICE in your Love Life.



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