

Print this off and put it in your glovebox

Hopefully you won't be involved in an accident as you have been taught properly but they do sadly happen.

Reporting the Incident

Check on everyone involved in the crash to see if they have any injuries. This includes making sure you don't have any serious injuries. Be extremely cautious — not all injuries can be seen. If you or anyone involved isn't feeling 100%, you should call **999**. Be ready to give the operator the following information:

Who? The operator will ask for your name and phone numbers in case the authorities need to get more information from you later.

What? Tell the operator as much as you can about the emergency — for instance, whether there is a fire, traffic hazard, medical emergency, etc.

Where? Let the operator know exactly where the emergency is taking place. Give the city, road name, road number, mile markings, direction of travel, traffic signs, and anything else you can think of to help them know how to find you.

Make sure you stay on the line until the operator says it's OK to hang up.

Sometimes, you can get the police to report to the crash scene even if there are no injuries, especially if you tell them you need someone to mediate — in other words, to help you figure out what happened and who's at fault. But in certain areas, as long as both vehicles can be safely driven away, police officers won't come to the scene unless someone is hurt. If the police do not come to the scene, make sure you file a vehicle incident report at a police station.

Take Down Driver Information

If you are feeling up to it, ask to see the driver's license of the other drivers involved in the crash so that you can take down their license numbers. Also get their name, address, phone number, insurance company (if known), insurance policy number, and **license plate number**. **(Make sure you take this down)** If the driver doesn't own the car involved, be sure to get owner's info as well.

Take Notes on the Crash

If the crash is minor and you feel that you can describe it, try to do so. Detailed notes and photos of the scene may help the court and insurance agencies decide who is responsible. Get a good description of the cars involved — year, make, model, and colour. If your phone has a camera, use that or another camera to take photos of the scene — including the cars and any damage, the roads, any traffic signs, and the direction each car was coming from.

If you feel well enough, try to draw a diagram of the exact crash site and mark where each car was, what direction the car was coming from, and what lane it was in. Also, write down the date, time, and weather conditions. If there were any witnesses, try to get their names and contact info so that they can help clear up matters if one of the other drivers isn't completely honest about what really happened.

Remember, you can only do these things if you think the collision was minor (for instance, if the airbag did not inflate). Even if you think it was your fault, it might not be. That's why insurance companies say that you **should not admit fault or accept blame at the scene.**

Other Road Problems

Plenty of people have minor incidents — like running over the cat while backing out of the driveway. There are other common problems like blowouts and breakdowns.

Flat Tyres

Getting a flat tire while you're driving can be jarring — literally. There are some things you can do to prevent this — make sure your tires aren't too old and check the tire pressure at the gas station at least once a month. If you do find yourself in a blowout situation, though, here are a few suggestions from the National Safety Council to get you through it unharmed:

Safely bring your car out of traffic and stop. Once you realize you have a tyre trouble, firmly hold the steering wheel. Don't slam on the brakes — instead, gently take your foot off the gas pedal and let the car slow down. Steer your car toward the breakdown lane or exit (if you are on the highway) or a parking lot (if you are on a smaller road). It's important to get out of the way of traffic, even if you have to drive (very cautiously) on the flat tyre to do it. When your car is in a safe place, brake gently until you come to a complete stop.

Set up your breakdown site. Once safely off the road and out of the line of traffic, turn on your hazard warning lights. Take out your warning signs (cones, triangles) and place them behind your car so that others realize that your car is disabled. If you know how to change your tyre and can do it safely without getting too close to traffic, do it.

If you can't...Don't!

Get help if you need it. Raise the hood of your car and hang a white T-shirt or rag out the window or off the radio antenna so that police officers and tow truck operators will know you need help. Don't try to flag down other vehicles. Use a cell phone, a highway emergency phone, or a pay phone to call for assistance. Only walk along a multi-lane highway if you can see a phone or someone who can help you nearby.

Don't walk in or get near traffic. Does this really need further explaining?

After it's done. Take your car to the shop so a mechanic can make sure there's no long-term damage to your car.

Breakdowns

If your car breaks down, safely bring the car to a stop and out of the line of traffic. Set up your breakdown site out of traffic. A major difference between flat tyres and breakdowns is that it's less likely that you will be able to fix a car that has broken down. That's why it's wise to signal that you need help by putting on your hazard warning lights and calling for roadside assistance or the police. **If you are on your own (particularly women) sit in the passenger seat. It will look like someone else is with you and they have gone for help. If on a fast moving road though get out of the car! and stand on the embankment.**

If you manage to get your car safely out of traffic, wait inside with the doors locked. If someone stops and offers to help you, just open the window slightly and say that you've already called for help. Again, only walk along a multi-lane highway if you can see help nearby, and stay as far away from traffic as possible.