

BE PREPARED. ✓

According to the National Highway Traffic Safety Administration, more than five million wrecks occur every year.

A survey from the National Association of Insurance Commissioners (NAIC) found that many Americans do not know what steps to take or basic information to share – or not share – after an accident.

You can prepare for the unexpected. Know what you'll need in the event of a claim, and know what information you'll need to provide at the scene of the accident.

PROTECT YOUR IDENTITY.

By sharing personal information, you can put yourself at risk of identity theft. If you are unsure of what to share, be sure to ask your insurance agent or a law enforcement officer.

DO take photos of the damage from the accident, the license plates of the vehicles involved, and landmarks or street signs to identify the location.

DON'T allow the other driver to take a photo of your driver's license. Avoid taking photos at the scene if doing so will put you or others at risk.

DO share your name and correct vehicle insurance information.

DON'T share your home address, phone number, or other personal information.

DO be courteous.

DON'T admit fault.

IF AN ACCIDENT OCCURS:

- ✓ Remain calm.
- ✓ Stop the vehicle. If possible and if the damage is minor enough, move your vehicle to the shoulder or the side of the road to help prevent further injury or damage.
- ✓ Turn on your hazard lights and safely place cones or other emergency traffic alert tools (such as flares or warning triangles) between your vehicle and traffic.
- ✓ Check for injuries (dial 911 for an ambulance if needed).
- ✓ Call the police or Highway Patrol, even if the accident is minor.
- ✓ After you have called for help and are in a secure place, notify your insurance agent.
 - Do not discuss details of the accident with anyone other than the authorities or an authorized Ohio Mutual representative.
 - Do not leave the scene of the accident until the other driver(s) leave or when instructed to do so by responding law enforcement.
 - If possible, take photos of damage at the accident scene.

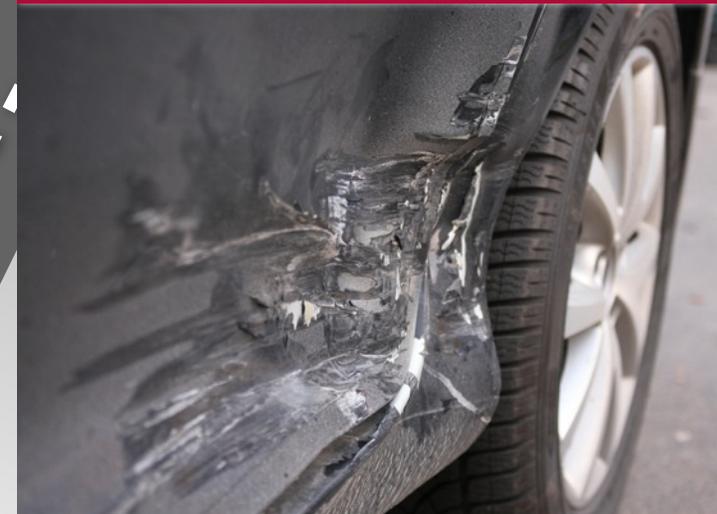
Some information adapted from the National Association of Insurance Commissioners. Visit www.insureuonline.org for more information.

www.omig.com



in case of AN AUTOMOBILE ACCIDENT

a resource provided by
Ohio Mutual Insurance Group



ACCIDENT DESCRIPTION

Time: _____ Date: _____

Location (address/landmarks)

Conditions (weather, traffic, road)

Accident Description (speed, direction)

Injuries (to you, passengers, bystanders)

Vehicle Damage (take photos if possible)

YOUR VEHICLE

Vehicle Make: _____

Model: _____

Year: _____ Color: _____

VIN: _____

Insurance Company: _____

Agent: _____

Agent's Phone: _____

Policy Number: _____

POLICE INFORMATION

Was a police report filed? YES | NO

Officer's Name: _____

Jurisdiction: _____

Time/Date of Report: _____

NOTE: If no police report is filed, be sure to file an incident report for your claim.

This publication is provided by:

Vasbinder Insurance
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Howard, OH 43028

OTHER DRIVER & VEHICLE

If applicable. Remember that vehicles may be borrowed, rented, etc. Be sure the insurance information given matches each vehicle.

Name: _____

Vehicle Make: _____

Model: _____

Year: _____ Color: _____

VIN: _____

License Plate #: _____

Insurance Company: _____

Agent: _____

Agent's Phone: _____

PROPERTY DAMAGE (NON-VEHICLE)

Include a description of the objects or property.

