



AmTrust North America
An AmTrust Financial Company

Safety Zone

Auto Accident Reporting Procedure

Your Vehicle

- Remain calm.
- Pull completely off the road, if possible, to prevent the accident from worsening.
- If the vehicle cannot be moved off the road, leave the vehicle and get yourself out of the road and to a safe area near the scene (such as behind the guard rail if you are on a highway).
- Turn on your vehicle's 4-way flashing hazard lights.
- Determine if any occupants of your vehicle are injured.
- Call 911 to report the accident and request medical assistance, if needed.

The Other Vehicle

- Record the make, model, color and year of manufacture of the other vehicle.
- Note the exact time and location of the accident.
- Note the number of occupants in the other vehicle.
- Obtain the other driver's name, address and license number.
- Record who owns the other vehicle.
- Obtain insurance information.
- Obtain the names of all passengers and note their condition.
- Take numerous photos, when safe to do so, of the other vehicle and the overall scene.

Witnesses

- Determine if witnesses exist.
- Note their names and contact details.

Additional Notes

- Record all pertinent information about the accident.
- Note the direction of travel of each vehicle.
- Note which lanes were used by each vehicle and the total number of lanes present.
- Note the road surface, condition, weather and illumination.
- Note traffic volume.
- Note traffic signals and how they apply to the situation.
- Note your speed, the approximate speed of the other vehicle, posted speed limits and traffic signs.

Notification

- Report the accident to your employer before leaving the scene, unless you require medical attention. If you are forced to leave the scene before contacting your employer, report the accident at your first opportunity.

For additional information and resources on this topic and other safety and risk management subjects be sure to visit the Loss Control section on our website:

<https://www.amtrustgroup.com/small-business-insurance/claims/prevention>

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CONTACT INFO:

PHONE: 888.486.7466 ext. 363275
WEB: www.amtrustnorthamerica.com
EMAIL: lcinfo@amtrustgroup.com

MAILING ADDRESS:

AmTrust North America
Loss Control
2605 Enterprise Road, Suite 290
Clearwater, FL 33759