

IF YOU HAVE AN ACCIDENT

Stay Calm and Know What to Do

If you are involved in an accident, there are five steps to be completed calmly, quickly and efficiently:

1. Stop, protect and assess.
2. Give aid and call for help.
3. Identify
4. Collect facts.
5. Report.

Familiarizing yourself with these steps will help you work confidently, methodically and without confusion when the need arises.

Stop, Protect, Assess

Your first decision has already been made for you. The law says you must stop. If you can, get your vehicle out of the traffic lane and park safely.

Next, protect yourself and the accident scene by turning on your vehicles four-way flashers. Position your emergency warning devices (in most cases, a set of reflectorized triangles) on the road. Turn off your flashers as soon as the warning devices are in place.

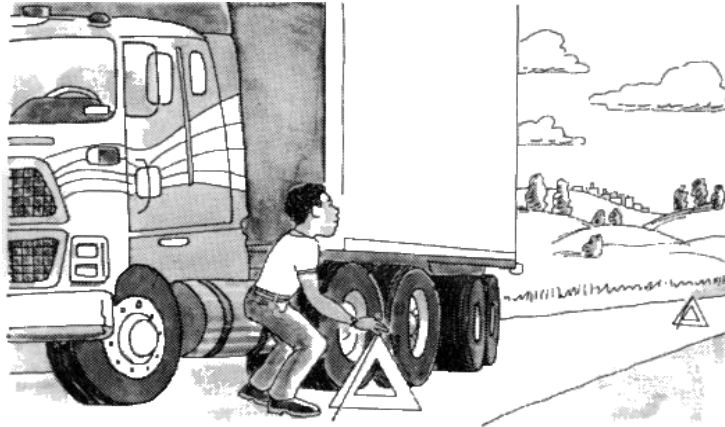
As you place your triangles, begin to assess the situation. Note hazards such as leaking fuel or refrigerant. Is anyone injured? If so, do they need immediate first-aid? Move victims only if safety demands it. Turn off the ignition of any damaged vehicle.

Give Aid, Get Help

Give your first attention to anyone who appears unconscious. If they've stopped breathing, that gets first priority. Severe bleeding comes next. If someone on the scene can call for help, have them tell the emergency dispatcher what kinds of injuries and hazards you have found. If no one else is able to make the call, make it yourself after you have stabilized the injured person's condition.

Remember that the purpose of basic first-aid is to buy a few minutes of time for the injured parties--time which they may need to survive until expert medical help can arrive. Therefore, the act of calling for an ambulance is part of first-aid.

If anyone is injured or claims to be injured, insist that they see a doctor, even if the injury seems small.



Know the proper placement of your triangles.

Identify The Drivers

Get the name and address of any driver involved in the accident. If other commercial vehicles are involved, get the names and addresses of their companies, as well as the state registration number of each vehicle and the license number. If drivers are in their own vehicles, get the names and addresses of their insurance carriers and their policy numbers. Give the same information to anyone else who demands it of you.

If any unattended vehicle is involved, try to locate the owner. If that doesn't work, leave a note in an obvious but secure place on or in the vehicle. Give only your name and your motor carrier's name and address.

Take Down The Facts

Write down the names of witnesses, or their vehicle license numbers. If possible, get their

addresses and phone numbers, as well. Have them fill out a witness card, if you have one. It will simplify the process.

With the events still fresh in your mind, make a written record of the accident. Try sketching a diagram or two of the accident.

While you are gathering names and facts, avoid discussing who is at fault. Don't get into arguments. Sign nothing. Volunteer no information. Be polite and businesslike. Cooperate fully with police and emergency authorities.

Call Your Company

As soon as practicable, call-- or have someone else call-- your company. The sooner you call, the sooner a company representative can arrive to help you. If you can't reach a company official, call your employer's insurance carrier. These names and numbers would be included in an accident report kit.