

Keeping Cool After An Accident

(NAPSA)—While accidents sometimes cannot be avoided, you can respond in a fashion that helps in the handling of repairs and insurance claims.

The following tips should be kept in mind:

- Stay calm. After an accident, determine the extent of injuries or damage. Obtain medical assistance immediately if needed.

- Call the police to file an accident report. It's critical to have a record of the accident when you attempt to file an insurance claim. If the police are unable to come to the scene, ask if you can create an accident report over the phone while both parties are present.

- Limit discussion of the accident. Talk only with police or with your insurance agent.

- Gather all the critical facts to help ensure you have everything necessary for insurance purposes. This includes date and time of the accident; name of other driver and his/her contact information, license plate and driver's license numbers and states, his/her insurance company and policy number; name of witness and his/her phone number.

- Keep a disposable camera in your car. Taking photos at the



scene of both vehicles, including the license plates, may help support insurance claims down the road.

If there was damage to your car, you will have to have the vehicle inspected so you can file an insurance claim. Keep the following information handy when you're filing a claim:

- Date of the occurrence
- Type of loss or damage
- Location of the occurrence
- Related injuries
- Others involved
- The damage to your vehicle
- Whether authorities such as police, fire department or ambulance were notified.

The important thing is to report your insurance claim as soon as possible, even if you don't have all the information. For more information, please visit www.allstate.com.