

WHAT TO DO IN CASE OF AN AUTO ACCIDENT

Keep this pamphlet with a pencil and paper and your insurance card in your car.

What These Words Mean

Scene – The place where the accident happened.

Witness – A person who saw the accident happen.

Stop At The Scene

You cannot drive away from an accident. You must stay until you have given your name and address to a police officer or the other driver.

Get Help For The Injured

Call 911 or “0” on a telephone or ask someone to call for you. Do not try to move an injured person.

Give Warnings

Ask another person to volunteer to wave to other cars to warn them of the accident. Use lights or a flashlight at night to warn other cars.

Tell A Police Officer

Tell a police officer, a county sheriff or the Missouri Highway Patrol that you had an accident. The police report can help you later if you forget facts.

Give them your name and address and show them your driver’s license.

You do not need to tell any person, other than a police officer, how you think the accident happened. You may learn later that you did not do anything wrong. You should not sign any papers at the scene except the agreement to appear in court if asked by an officer.

Get Witnesses’ Names, Addresses, and Phone Numbers

Ask all witnesses to write down their names, addresses and telephone numbers.

Write answers to questions on a blank page in this booklet. Draw a picture of the accident scene, also.

Get Insurance Information

Be sure to have your insurance card ready. Write down the information found on the insurance card of the other driver, and allow him or her to write down the information found on your card.

Towing

If you cannot drive your car, you must have it moved from the scene. If the police officer calls a tow truck, you should ask how much it will cost, tell the tow driver where to take your car, and ask for his name, address and telephone number if you do not go with him.

Call Your Insurance Agent

If the police report filed in connection with the accident indicates that you were at fault, you will want to contact your insurance company as soon as possible. However, if another party is listed as being at fault, you will only want to contact the other party's insurance company. To inform your insurance company of an accident that is not your fault could result in an increase in your rates and/or a decrease in available coverage for you.

See A Doctor

You may not know if you are hurt because you may be upset. It is a good idea to see a doctor.

Call A Lawyer

Talk to a lawyer before talking to anyone else about the accident. A lawyer knows how to help you.

Lack of Insurance

Under Missouri law you are required to insure your vehicle and should do so immediately if you have not already. If you are involved in an accident where the other party does not have insurance, or cannot produce proof of insurance, you must provide written notification of the accident to the Missouri Director of Revenue within 30 days of the accident. You must only provide this notice if the accident involves more than \$500 in property damage or if any person is injured or killed.

You can get forms to provide this notice from the police department, the Missouri Department of Revenue, your insurance company or your lawyer. You should also notify your own insurance company of the accident in order to protect any rights you may have under any uninsured motorist coverage you might have.

Pay Nothing

Do not pay anyone money unless your lawyer tells you to pay.

For Legal Advice See Your Lawyer

For legal advice see your lawyer. If you need help finding a lawyer, call The Missouri Bar Lawyer Referral Service at 573/636-3635.

In St. Louis call 314/621-6681.

In Springfield call 417/831-2783.

Accident Information Form

*Fill out this form at the scene
of the accident if it is safe to do so*

THE OTHER DRIVER AND HIS CAR

Name of other driver _____

Street address _____

City _____ State _____

Vehicle registration (car license) number _____

Make and type of car _____ year _____

Number of driver's license of other driver _____

Has he apparently been drinking? _____

Any verbal statements made by other driver as to cause of accident?

**NAMES AND ADDRESSES OF
PASSENGERS IN OTHER CAR**

Name _____

Address _____

Name _____

Address _____

Name _____

Address _____

**NAMES AND ADDRESSES OF ALL
POSSIBLE WITNESSES TO ANY FACT**

Name _____

Address _____

Name _____

Address _____

Name _____

Address _____

**SPECIAL CONDITIONS TO NOTE
IMMEDIATELY FOLLOWING ACCIDENT**

Position of your car after accident _____

Position of other car after accident _____

Location of any tire marks, blood, broken glass, dirt, etc. on road or side of road _____

Location of point of impact in relation to center of road or some physical object _____

Did other car skid — if so, how many feet? _____

Road conditions _____

Traffic conditions _____

Weather conditions _____

Traffic controls (traffic lights, stop signs, etc.) _____

Place of impact on other car _____

Name and address of any wrecker that removes other car _____

Other conditions that might have bearing on accident _____

THE FOLLOWING MAY BE FILLED OUT EITHER AT THE SCENE OR SHORTLY AFTER LEAVING THE SCENE

Date of accident _____ Time _____

Location of accident _____

Type of road (grade, curve, etc.) _____

Speed of your car just before accident _____

Speed of other car just before accident _____

Direction of your car _____

Direction of other car _____

Were you or other driver turning? _____

Did other driver signal properly (with arm, horn, lights, etc.)? _____

If at night, were the other driver's headlights on? _____

How far were you from other car when you first saw it? _____

Other pertinent facts _____
