

# ACCIDENT GUIDE FOR TEEN DRIVERS

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This checklist is intended to provide necessary procedures for a crash where there are no severe injuries. **If there are injuries, call 911, do what is required to stay safe, and wait for EMS officials to arrive. Always refrain from any actions that would risk or endanger the safety of anyone involved.**

## 1. Stay Calm and Alert

Stay in the car, keep your seat belt on, stay calm, and turn on your hazard lights. Look to see if other drivers are approaching the area. Never leave the scene of the crash before the police or the other driver.



## 2. Get Help

Dial 911 to report the accident and ask for help. If the other driver seems angry or agitated, don't engage with them. The 911 operator can further guide the process and provide essential safety assistance. Limit discussion of details and facts of the accident and provide these details to the police officer.

## 3. Take Photos

But only if it's safe! Never get out of your car to examine damage or take pictures on a dark or busy road or highway. It may be safer to move the vehicle off the road first. **IF IT'S SAFE**, take pictures of the road, damage to the cars involved, and anything else that tells the story of what happened. And c'mon now, resist the urge to text or snap right now - it's just not a good time.

## 4. Move Your Car

If possible, get your vehicle away from oncoming traffic and as far off the road as possible. Use the most generous shoulder of the highway, a shopping center parking lot, or driveway in a rural area.

## 5. Call Your Parent or Guardian

Your parents want to hear and know that you're okay. Your parent may also want to come to the scene to assess the situation and give you a safe ride home. It doesn't hurt to have the support either!

## 6. Get Witness Information

Ask anyone who saw the accident if they would be willing to provide that information to police or insurance providers. Get their name, address, and phone number. The more key information you have, the better.

## 7. Exchange Insurance Information

Gather your information. You'll need your license, car registration, and current insurance information. Get driver names, passenger names, contact information, insurance names and policy numbers, make and model of the cars involved, and license plate numbers. Use your phone to take pictures of each.

## 8. Record The Details

After you're safe and at a stable location, record the details of what happened while they are fresh in your mind. You can even use the voice recorder on your phone, including what happened before, during and after the accident.

## 9. Contact Your Independent Agent or Give us a Call

We're here to help! Call your local agent or our toll-free Claims Hotline at 1-877-968-7252. You can also use the [Northern Neck ClaimGo Auto](#) available on the App Store and Google Play to file a claim easily.



## 10. Call For Emergency Roadside Assistance

If your car is not able to drive or if you're not sure if it is, it's better to call a tow truck than risk more damage or a breakdown trying to drive home.

**NNINS Roadside Assistance at 1-800-913-8847**  
**Claims Hotline at 1-877-968-7252**  
available 24 hours a day, 7 days a week