
1. STAY CALM & ALERT:

Stay in the car, *keep your seat belt on*, stay calm, and turn on your hazard lights. Look for other drivers approaching the area. Never leave the scene of the accident 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 important safety assistance. Limit discussion of details and facts of the accident and provide these details to the police officer. Those details will be resolved later.

3. TAKE PHOTOS:

But only if it's safe! Never get out of your car to examine damage or take pictures on a busy road or highway. It may be safer to move the car off the road first. As soon as it *is* 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 snap or post right now - it's just *not* a good time.

4. MOVE YOUR CAR:

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

5. CALL YOUR PARENT/GUARDIAN:

They just 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. If so, get their name, address, and phone number. The more key information you have, the better.

7. EXCHANGE INSURANCE INFO WITH OTHER DRIVER/S:

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

8. RECORD THE DETAILS:

This is smart to do after you're safely at a stable location and the details of what happened 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 US OR YOUR INDEPENDENT AGENT:

We're here to help! You can visit our website Customer Center at www.nnins.com. After hours, call our toll-free Claims Hotline at 1-877-968-7252.

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. Call NNINS Roadside Assistance at 1-800-913-8847 24 hours a day, 7 days a week.

We encourage you to print this, talk to your teen about it, and have them stash it in the glove box for a handy reference next to other important documentation. We sure hope your teen driver never has to use it, but it's always better to be safe and sound!