

What to do if you are in an accident?

1. **Move to a safe location:** Should the accident scene pose a dangerous environment for you, move vehicles to a safe location. If not possible, evacuate the accident scene and take safe haven away from traffic.
2. **Check to see if you or anyone is injured** – assist them if you can (up to your qualifications)
 - **If there are injuries: Call 9-1-1.** Tell them your location, nature of the accident, and extent of injuries.
 - **If there are no injuries: Contact local highway patrol or city police** (9-1-1 works here too). Regardless, get a police report is crucial to the claims process.
2. **Exchange information with the other driver.** Make sure to obtain their:
 - Full Name
 - Phone Number(s)
 - Driver's License # and State
 - License Plate #
 - Insurance Information

REMINDER: Do not admit fault or make promises of payment. Statements may be given to police or highway patrol. Do not post anything related to the accident or injury on social media.

3. While you are waiting for the police to arrive: **Collect necessary information.**
 - **Claimant Information:** Driver's license, vehicle registration and proof of insurance.
 - **Witness Information:** Name, address, phone number, and what they saw.
 - **Photos/Video:**
 - Photos of all claimant documents and witness information (if applicable)
 - Damage Photos: both close and at a distance
 - It is important to take full 360 photos of both vehicles to document the areas that are not damaged as well.
 - Take photographs of the accident scene, including road conditions, lights/signage as applicable, road debris or skid marks, and final positions of all vehicles.
4. Contact your Safety Officer – per your companies' guidelines.
5. **Call your Claim Consultant with Flood and Peterson: Heidi Sauer – 970.266.7106,**
 - Explain what happened and provide copies of all photos and documentation gathered at the accident scene.
6. Fill out the Driver Accident Report as soon as possible following the accident, so the details are fresh in your mind.



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Filing the 3rd Party Claim

Information you will need:

- Name, phone number, and address for the other party.
- Year, make, model, and license plate number of the other party's vehicle.
- If commercial vehicle, you will also need:
 - Company of employment and address
 - Commercial driver's license (CDL) information
 - DOT number
 - Truck license plate and identification number
- Copy/photo of the other party's insurance card showing:
 - Name of the insurance company
 - Name of the insured
 - Insured vehicle (matching the vehicle involved in the loss)
 - Policy Number
 - Effective Dates



- Damage and Scene Photos
 - Damage to your vehicle – up close and at a distance,
 - Damage to other vehicle(s) – up close and at a distance,
 - Damage to any other property.
 - Scene photos/video – light sequences, skid marks, road signs, weather conditions, etc.
- Description of the facts of loss
 - Location of accident, including street names, road markings and traffic controls
 - Time of day and weather conditions
 - Direction of travel and actions of all vehicles prior to impact
 - What happened after the impact?
- Police report number and copy of report (if available)

How to File:

- Know the Statute of Limitation in your state: Colorado is 3 years to settle a claim or file suit for most auto damage or bodily injury claims.
- Call the other party's carrier or file online: Most, if not all, carriers have a way to file the claims online. This will allow you to send in your supporting documents as well. Provide the above information:

WE ARE HERE TO HELP

NEED TO FILE A CLAIM?

Call us at **800.228.8040** in the United States or Canada, 24 hours a day, any day of the year.



Examples pulled from Great West Casualty Insurance website.