

Vacation

Keep Your Cool While on the Road

(NAPS) With so many people on the road during peak vacation months, it may be a good time to brush up on what you should do in the event you're involved in a crash.

Here are some tips from The Progressive Group of Insurance Companies.

Preparedness starts before you leave the driveway:

- Put a disposable camera and pen and paper in your glove box. Car insurance claims can be settled faster if there's a good record of what happened. If you can take photographs or collect license plate numbers, or even names and phone numbers of witnesses, these can all help your insurance company establish facts faster.

If you're involved in a crash:

- Move your vehicle out of the roadway, if you can. If your car is able to be driven, move it off of the road a safe distance. By getting off the road, you can help to avoid a second collision.
- Turn on your flashers or your lights. You want to be certain your vehicle is visible to other drivers.
- Check yourself and your passengers for injuries. If someone is injured, call 911 immediately.
- Call local police to report the crash.
- Call your insurance company to report the crash. The earlier your insurance company knows about the crash, the faster it can get to work to resolve your claim.
- Start documenting what happened, if you can. If you're able to do so safely, take photographs, make notes, ask witnesses for names and phone numbers. If you're not able to do so safely, stand as far from the roadway— and the crashed cars—as you possibly can.
- Exchange only your insurance company name. Don't discuss the details of your coverage with anyone at the accident scene.
- Exchange vital information with the other driver(s). Names, addresses, phone numbers are all useful to your insurance company in settling the claim.

For other tips to keep you safe on the road and keep your insurance rates down or to find an independent agent.