

NEW DRIVERS
ACCIDENTS HAPPEN

KELLY MANNING: Welcome to DMV Infocast, an audio production of the Connecticut Department of Motor Vehicles. This is Kelly Manning, Infocast Editor.

Today we are here with **Agent Supervisor Bruce Singer** of the Enfield Branch Office. We are going to be talking today about accidents on the road.

KELLY MANNING: Agent Singer, if I'm driving down the road and my car swerves into an oncoming lane and I strike another vehicle. Can you go through the steps on what I should do and the best way to handle the situation?

AGENT SINGER: Good morning. Yes. Well, actually, there's a couple of different situations. Number one, if you're involved in the accident and there's injury, if you have a cell phone, use the cell phone to call the police and let them know that there's injuries so that they can also get a medical first responder there to the scene.

If you determine that there are no injuries and there's just property damage, you need to start exchanging information with that person, but also notify the police department and have them try to respond to that location. But even prior to that, if the vehicles are movable, try to get them out of the roadway so that they're not blocking traffic and then proceed with what I stated earlier. Call the police, have them respond. And in the process of them -- in the time period that it's taking them to respond, you can go ahead and start exchanging information such as name, address, license, insurance, registration information.

But again, if there's injuries, that's going to be paramount that you let them know that there are injuries at the scene so that they can get first responders there to help. You may even need to help if there's serious injury.

KELLY: What about if the accident is the other person's fault, should I do anything differently?

AGENT SINGER: No, you shouldn't. At this point, it's not a matter of who's at fault. What we need to do is, number one, make sure if there's a person that's injured that medical help is on the way. Number two, after that first responsibility is met, you're going to notify the law enforcement entity that controls in that area to have them respond and investigate and document that accident.

KELLY: Can you give us some tips on how to avoid an accident or make it less serious?

AGENT SINGER: Yes, as a matter of fact I can. If it's unavoidable, even though you may be an excellent driver and be a very good defensive driver, there are times where accidents are unavoidable. If you happen to be looking in your rearview mirror, we could say that it's in the wintertime and it's icy conditions, and you see that the vehicle behind you is actually approaching you too fast and isn't going to be able to stop and it's pretty clear that they're going to rear-end you, there's a couple of things that you can do. One of the things is you can brace yourself against the back support of the seat because when you get hit from the rear you're going to be pushed into that seat. The second thing that you can also do at the same time is press the back of your head against your back rest to try to at least minimize back or neck injuries, backlash.

There's other situations as well. If you're hit from the side, it's important that you have your seatbelts on because if you are hit from the side,

the airbag that's in your steering column isn't going to protect you if you're hit from the side. The seatbelts are going to protect you from bouncing all over the vehicle. However, some of the new vehicles do have air sidebags that will help. So it's important that you do wear your seatbelts at all times.

If it looks like -- you gave an example earlier of a vehicle swerving into your lane. If at all avoidable, avoid a head-on collision. If you can see that two vehicles are going to be coming on head-on, try to steer left or right so that it becomes a glancing blow instead of a head-on collision so that you don't have that full force. But then you also have to be prepared to brake and steer from hitting other objects after the collision as well. And be prepared for an airbag. It will deflate right away, but for a couple of seconds, you're not going to know where you're going.

KELLY: What should I do if I'm in an accident in a city or congested place, and the police cannot make it to the scene?

AGENT SINGER: Well, if you've contacted the police by some form, say a cell phone, and you've explained to them that it's a minor accident and there are no injuries, and they may have stacked calls and they just say, we can't get there. What you would need to do is get all of the information. You're going to exchange information from the other party. You're going to get that person's name, their address, their insurance information, their driver's license information, registration information. You may even want to see if there were any witnesses to the accident and take down their name and address as well.

And then later on, after you've exchanged this information, you would still need to probably file a station report with the police department to document the accident, as well as notify your insurance company and give them the information that you received.

KELLY: If I am just in a vehicle altercation and no one is hurt, and there is no damage to the vehicles, do I have to report the accident?

AGENT SINGER: If there's absolutely no damage to the vehicles, and nobody is injured, you don't necessarily have to notify the police if there's no property damage and there's no injury being claimed. However, I think that it would be pertinent to you to at least get the information on the person that was in the vehicle, their name, their address and registration and insurance information because you never know what tomorrow brings. Tomorrow that person may all of a sudden start claiming that their back or neck was hurting them, and now you have this situation where you do have a delayed injury claim, and you may have to report that accident, especially through the insurance company.

KELLY: How long do I have to report an accident that I'm involved in?

AGENT SINGER: I would say report it as soon as possible, within 24 hours at the latest if you're not in a hospital and the only one that was in the vehicle.

KELLY: What if I'm involved in a hit and run accident, someone strikes me and drives away, what should I do?

AGENT SINGER: Well, I would not suggest that you chase after the person. What I would suggest doing is trying to be a very observant witness, even though you're the victim of the hit and run. What I mean by that is, number one, get the license plate number on the vehicle if it's at all possible. Number two, if you can write that down, and also a description of the vehicle and color, and most importantly, a description of the person that was driving the vehicle. Then notify the police and let them know what has just occurred and you can give them the suspect vehicle information and they can send units to the area to look for that vehicle. And then you're going to wait for the police to arrive at

that scene, and again, investigate and document that accident. And you would give them the information that you wrote down as far as the suspect vehicle that was the hit and run vehicle.

KELLY: What are some of the financial consequences of getting in an accident?

AGENT SINGER: I would say that there's a few of them, even though it may not be your fault. If an accident is just showing up on record, and there's a claim, number one you're going to probably be paying for deductibles on your insurance. Number two, your insurance company may charge you surcharges for what, up to three years, I believe it is, on insurance premiums. And then there's always the almighty lawsuits. So there's a lot of different financial responsibilities that may come into play from an accident.

KELLY: If I'm a witness to an accident that I'm not involved in, am I obligated to help? And would you recommend that I get involved or not get involved?

AGENT SINGER: Are you obligated? No. You're not obligated. However, if you're a good witness to an accident, and you saw what happened, you may want to pull off the road, not be creating a road hazard in itself or a traffic hazard in itself. And at least let the persons know at the scene that were involved in the accident that you were a witness and give them your name and address. That way they can report it to the police, and the police can contact you later on if they needed to ask you some questions.

KELLY: Do you have any more advice for young drivers before they get their license?

AGENT SINGER: Actually, just a few things. If you're not involved in an accident, and you're not a witness to the accident, and you've already seen the first responders, that being either an ambulance, or a fire department or the police department are already at the scene, then don't stop because you're just

going to be creating to an already situation that's chaotic and you don't want to possibly block an ambulance from leaving for somebody from walking across the road to try to assist somebody. So just don't stop unless you're a good witness to the accident or unless first responders have not yet gotten to the scene.

Another thing that you should you be aware of is that if you're involved in an accident with a parked car and there's nobody in that parked car, maybe in a parking lot, you do have a responsibility to try to find the owner of that vehicle. And if you have not been able to find that person, then you have a responsibility to leave a note in a conspicuous place on that vehicle where the owner will find it, explaining to them what happened, and your name and how they can get a hold of you.

When you get into an accident, you want to get the names and the addresses of all of the people involved, including witnesses, exchange the information with the other drivers involved so that you can have that information for your police report and your insurance.

You must report all accidents to the police if there's an injury or a death or property damage, those accidents must be reported to the police. If you don't report those accidents, you could be charged.

And that's pretty much it. You just need to drive carefully, and drive defensively.

KELLY: Thank you very much, Agent Singer, for being with us here today.

Accidents happen on Connecticut roadways daily, and students need to be prepared.

KELLY MANNING: This has been an Infocast produced by the State of Connecticut Department of Motor Vehicles. Thank you for listening.