

Crunch! You've just been in an accident—do you know what to do next?

You hope you'll never have to use this information, but being prepared can help ease stress if worst happens

There are things in life that we are forced to learn, even though we recognize that we'll never put that knowledge to good use. In my case, calculus spring to mind.

Then there are the things in life we learn not because we want to, but because we (men) have no choice if we want to live peacefully with our spouses. This includes how to properly hang the wallpaper you hate, how to clean the bathroom with more than just a wet paper towel, and recognizing that the word “interesting” should never be used to describe your wife’s haircut.

Lastly, there are things we learn and hope we'll never use: infant CPR, emergency first aid, self-defense and where to hide from a tornado, for example. These are pretty dramatic examples, and odds are in your favour that you won't be required to blow the dust off that part of your brain and take immediate action.



**Road
Wise**

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But, based on the numbers that cross my desk every day (in spite of my best road safety efforts) it might be a good idea to go over one more—hopefully not required—lesson: what to do in the unfortunate event you are involved in an accident.

First, stay calm

First and foremost, remain as calm as you possibly can. If the damage is minor, move the vehicles off the road and clear any traffic obstructions. If you can't move the vehicles, try to warn other drivers about the accident, if you can: emergency flares or even a helpful passerby can reduce the chance of a second accident.

If there are injuries, treat them within the range of your emergency first aid knowledge (the stuff you thought you'd never need, remember?). You must call the police if someone has been even slightly injured, or if the combined property damage (that includes vehicles or surrounding property) exceeds \$1,000.00. Trust me, it doesn't take long to ring up a \$1,000.00 bill; a good door dent is enough to rack it up. You should also call police if the other driver is impaired or driving without a licence.

Now, on to the paperwork side. In the aftermath of an accident, even a minor one, it's easy to skip over details that could later prove crucial to filing your accident report. First, write down the names and addresses of any witnesses to the accident. You don't have to wait for them to volunteer; it's OK to ask around. Second, exchange information with the other party—or parties—and note all the particulars

about the circumstances of the collision. Lastly, do not admit fault or sign any documents other than those supplied by the police.

Keep Guide handy

There's a handy checklist at the back of your *Guide to Autopac* that helps you gather all the information you'll require to report the accident. (You receive this information-packed booklet when you purchase or renew your vehicle insurance, and you might want to keep it in the glove box—just in case!)

The list covers off things like the date, time and location of the accident; and gives a nifty diagram to help illustrate where the vehicles were when the collision occurred

There is also a section for the other party's personal information like their name, address, phone number, vehicle make/model/year, plate number and driver's licence.

Got all that? Now you're ready to file your claim. For fast, convenient service, Manitoba motorists can file their Autopac claims over the telephone. Winnipeg customers can call the Autopac Line at 985-7000. Manitoba motorists outside of Winnipeg can call their nearest claim centre or office. There is a complete listing in the back of your *Guide to Autopac*. (It's in the glove box, remember?)

Being involved in an accident, even a minor one, is a frustrating, nerve-racking experience. The more you know about the immediate steps to take, the calmer and more prepared you're going to feel if the worst happens.

Until next week, be **RoadWise**.

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