If you are in an accident...

- **STAY CALM.** Call an ambulance if needed. Always call the police. If police are not dispatched, be sure to file an incident report.

- **STAY SAFE.** Traffic, fire, injury, debris and weather pose continuing risks. Do not take photos of the scene if doing so will put you or others at risk of injury or further damage.

- **STAY SMART.** Be courteous, but do not admit fault at the scene. Protect your identity; do not allow your driver’s license to be photographed.

- **Exchange the following:** Name, Vehicle Make/Model/Year/Color, VIN, Insurance Company, Agent, Agent’s Phone, Policy Number.