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For Immediate Release

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What to Do When You Are in a Fender-Bender Women-Drivers.com Offers Step-by-Step Instructions

It can be hard to think clearly after the shock of a fender-bender, so Women-Drivers.com, with safety and insurance partner, Insurance.com offer this protocol for the immediate moments after an accident and recommends that you carry this tip sheet with you in your vehicle. Even the safest and most careful drivers can be victims of an accident, so it is important to be prepared, no matter how clean your driving record is. Anne Fleming, Car Buying Advocate and President of Women-Drivers.com invites you to follow these safety steps for what you need to do once the dust settles from a fender-bender:

1. **Safety first:** If it is appropriate and safe to do so, move your vehicle out of the way so other cars can pass. However, do not leave the scene of the accident. Call 911 immediately for medical assistance if anyone is injured and ask for a police officer to come and take a report.
2. **Stay calm:** Do not panic or become upset. If you have young children in the car, they will take their lead from you. Insurance companies advise that you should never admit fault at the accident. Be sure that you are polite and calm to everyone involved, including the police officers. Also make sure to get the officer's name, district and police report number.
3. **Gather information:** Exchange contact information with others involved in the accident, getting important details like full name, address, phone number & insurance carrier. Almost 15% of all accidents are caused by uninsured drivers according to Insurance.com, so ask to see a current insurance ID card. Also, be sure to write down the year, make, model and license plate number for each vehicle involved. If there are any witnesses involved, gather their contact information as well. It is a good idea to keep a small notebook in your vehicle for this reason.
4. **Document the accident:** With your cell phone or a disposable camera, take multiple photos of the accident scene and the damage to your car. If you observed the driver talking or texting before the accident, tell your claim adjuster and the police. Texting while driving is illegal in 14 states - and an additional 10 states prohibit texting by new drivers.
5. **Report the accident to your insurance company right away no matter how minor:** A driver may offer to settle with you in cash to avoid increased insurance rates. On average, insurance rates increase 20% or more for the first accident, according to Insurance.com. But, there's no guarantee you'll get paid directly, so let your insurer handle the details.

Remember to always have the following items accessible in your car. In the case of an accident or fender bender, they will make the process smoother for all parties involved:

1. Your insurance ID card
2. Your vehicle's registration card
3. A list of emergency contacts (spouse, partner, parents, close friends)
4. A medical card listing any allergies, medications or special conditions
5. Pen and a small notebook
6. Flares, jumper cables and a flashlight
7. First-aid kit
8. Disposable or digital camera (if your cell phone does not have one)

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Contact 412.327.2604 to schedule Anne Fleming for an interview. Learn more at www.women-drivers.com.