



ACCIDENT & FRAUD PREVENTION CHECKLIST

— *and Towing Information* —



ACCIDENT & FRAUD PREVENTION CHECKLIST

Having an accident is often a very stressful, emotional situation. Multiple people can be involved and many things can happen very quickly. To help ensure the circumstances of the accident are accurately recorded, we suggest you use the following checklist. To aid you to accurately record the facts, we also suggest you use a cellphone or other camera and take pictures of:

- The scene
- The vehicle damage to all involved vehicles
- License plates of all involved vehicles
- Drivers, passengers and witnesses
- Any identification and insurance documents

Note: Use your cell phone camera if another camera is not available.

Be sure to contact your insurance agent or broker as soon as possible to report the claim.

Safety Issues:

- Tend to the injured, and summon rescue personnel (EMS, fire dept. etc.) if necessary.
- If no one is injured, move vehicles out of traffic lanes or onto the shoulder. If they cannot be moved, activate your four-way flashers and/or set up flares if available.
- Never drive your vehicle away from the scene if it is unsafe.

Notify the Police:

- Call police from the accident scene even though they may not respond to the scene unless there are injuries.
- If the police do respond to the scene, be sure to tell them how the accident occurred so the details are recorded on the police report. **Note:** Avoid speaking to others at the scene regarding the facts of the loss, and do not accept or admit fault as all circumstances involved in causing the accident may not be known at this point.
- Check your state requirements if any additional accident reports should be made to the DMV etc.

Information concerning the other vehicle(s):

- Ask for all of the other vehicles' insurance certificates, and write down (a picture can be taken of the certificate) the insurance information for all vehicles involved (owner, company, policy number, expiration date, etc.). If the certificate is not available, obtain as much insurance information as you can, verbally.
- Ask for all other vehicles' registrations, and write down (a picture can be taken of the registration) the vehicle's identifying information (make, model, color) and license plate numbers and vehicle identification number (VIN) if possible. If the registration is not available, obtain as much of the vehicle information as you can, verbally.
- Is the other vehicle registered to someone other than the driver at the time of the accident? If so, is the other vehicle a rental?
- Write down or take a picture of all other vehicles' public VIN (often visible through the windshield in the corner of the dashboard of the driver's side).
- Note any damage to the other vehicle that may have been caused by your vehicle (take pictures).
- Did the other vehicle have signs of pre-existing/other damage?
- Is the damage to the other vehicle consistent with your vehicle striking it?

Information concerning others involved in the accident:

- Note exactly how many other people are in the other vehicle (take pictures).
- Make a determined effort to note who was driving the other vehicle.
- Obtain contact information for all involved (name, address, telephone numbers). This includes any witnesses.
- If there is a witness, do they seem overly eager to be involved?
- Ask for the drivers' licenses of all parties involved and write down (a picture may be taken of the licenses) names, addresses, dates of birth, height, weight, hair and eye color, gender, driver's license number and expiration date. If the licenses are not available, obtain as much information as you can, verbally.
- Note if the provided driver's license information physically matches the individual providing it.
- Write down who was driving and if possible write down (by name) the position of each person in the vehicle (e.g. Bob Smith was in the front passenger seat. John Jones was the driver).
- Did the parties in the other vehicles appear to know one another or to be strangers to each other?
- Note if anyone appears injured at the scene and what injuries are apparent.
- Note the type of injuries (neck pain, back pain, broken bones, lacerations, etc.). If possible, identify by name the person's specific injury (e.g. Bob Smith is complaining of a hurt neck. John Jones is complaining of back pain).
- Did any of the injured parties refuse medical treatment at the scene?

Information concerning the scene:

- Note conditions (with pictures if possible) at the scene (weather, road surface and condition, visibility, amount of traffic, etc.)
- Note layout of scene (traffic controls, number of lanes, direction of traffic, etc.)
- Drawing a scene diagram may be of some assistance if another camera is not available.

Information concerning the accident circumstances (this information should be provided to the police if they respond or when the police report is made):

- Were there other vehicles involved in the accident that did not remain at the scene?
- What do you believe caused the accident (why did your vehicle strike the other vehicle)?
- Did you notice the other vehicle's occupants doing anything unusual prior to the accident (repeatedly looking out their back window, gesturing to other vehicles, etc.)?



WHAT YOU SHOULD KNOW BEFORE YOU TOW

Insurance policies vary on the dollar amounts available for towing your vehicle. NICB recommends you review your towing coverage during every policy renewal or purchase and know what towing coverage your policy provides.

If after an accident or breakdown your vehicle cannot be driven, you will be anxious to have a towing company move your vehicle to a repair facility or other location. In these stressful situations, you may inadvertently give permission to a towing company (to move your vehicle) whose fees are far beyond your policy coverages. By “giving permission,” you have unknowingly agreed to the fees and may be personally responsible for paying them. These fees can be hundreds of dollars.

NICB suggests the following to help prevent you from becoming involved with tow operators (many of whom appear at traffic accidents before their services are requested) that charge excessive fees.

- Never give permission to a tow truck operator who arrives unsolicited to take your vehicle.
- If you or law enforcement did not call a tow truck to the scene, do not deal with that operator.
- Do not provide tow truck operators with your insurance information.
- Do not provide tow truck operators with personal lien holder information.
- Determine that the tow truck signage is identical to what appears on any documentation the tow truck operator provides (they may say they “work with” your insurance company).
- If the tow truck does not display signage identifying the name of the tow company, ask for company identification.
- If a tow operator’s legitimacy is in doubt, call the police.
- Do not give a tow truck operator permission to tow your vehicle until they:
 - ▶ Provide a printed price list, to include daily storage fees and miscellaneous charges that will apply if they tow your car (If the price seems too high, ask or call the police or your insurance company to call a towing service for you).
 - ▶ Provide printed documentation indicating where the vehicle is being towed if it is not a location of your choosing.

While our focus is to prevent insurance fraud, NICB is more concerned with your personal safety. There have been some instances around the country where tow operators have become belligerent with accident victims who challenge or question their intentions. A legitimate tow operator will satisfy your concerns; an illegitimate one will not.

If the tow operator becomes agitated, do not persist. Contact your insurance company as soon as possible and report the incident.