



Understanding What to Do if You Are in an Automobile Accident

While we hope that you never have to experience an automobile accident, Butwin Insurance Group wanted to provide some expert guidance on what to do in case you or your car are ever involved in an auto accident.

These steps will provide all the information necessary to report and expedite a claim for damages done to your vehicle or vehicles involved.

In Case of an Accident:

- Pull over and make sure your vehicle is off the road and out of the line of traffic
- Use your cell phone to:
 - Take photos of the damage to both vehicles
 - Take photos of the surroundings
 - Take a photo of the other person's driver's license
 - Take a photo of the other person's vehicle registration
 - Take a picture of the other person's insurance card
 - Take a picture of the other vehicle's license plate
 - Call the other person's cell phone – and save the number

LEGAL RESPONSIBILITIES AFTER AN AUTOMOBILE ACCIDENT*

- If the accident caused property damage only, then exchange information from your driver's license, insurance, and registration with the involved motorists.
- If a parked vehicle or other property was damaged, or if a domestic animal is injured, you must try to locate the owner or contact the police.
- If the property damage of any person is \$1,001 or more, ALL the involved drivers are required by the NYS Vehicle and Traffic Law to file a "Report of Motor Vehicle Accident (MV-104). File for MV-104 with the DMV no more than 10 days after the accident. The DMV can suspend your driver's license if you fail to report an accident.
- If a person is injured or killed, you are required by the NYS Vehicle and Traffic Law to immediately notify the police. All the involved drivers AND the police must file an accident report with the DMV. It is a crime to leave the scene of an accident that causes personal injury or death.

**NYS only. All states are different.*



Butwin Recommends Auto Policies With the Following Critical Coverages:

- Bodily injury to others
- Personal injury protection
- Bodily injury caused by an uninsured driver
- Damage to someone's vehicle and property
- Medical payments
- Collision coverage
- Fire and theft coverage
- Rental car reimbursement
- Optional towing, labor and roadside assistance
- Stated amount / agreed value

“ 2 A.M. is a lousy time to find out you chose the wrong insurance broker. ”