

Following proper steps can ease accident trauma

With a screeching of brakes and a bone-chilling crunch of metal hitting metal, you are suddenly the victim of a traffic accident. For a moment, you sit there shaking inside and thinking, "I can't believe this is happening."

Your next thought is "What do I do now?"

For most people, being involved in a serious traffic accident is an unusual experience. So when the time comes, we quite likely have no idea what to do or how to respond.

Statistics show that many accidents are caused by an inadequate response to an earlier accident - a driver plows into the back of a car that is stopped in the roadway or someone hits a driver who is getting out of his stalled or damaged car amid busy traffic.

What to do if you are involved:

If you are not seriously hurt, your immediate reaction after an accident may be to open the door and climb out. Resist the urge for a moment and consider: Did you hit a Hydro pole knocking down electrical wires? Are there likely to be chemicals or gasoline spilled on the highway? Are there cars whizzing by or coming towards you? If you are hurt, stay still.

Also keep in mind, particularly

if you are on a high speed highway, that you are much safer in your car than out. Unless you are in danger from fire or water, stay where you are.

Contrary to popular belief, if your car can still be driven, you should move it to the side of the road. However, do record relevant details first. That way, someone else is less likely to collide with your vehicle and you will ease the flow of traffic by moving it.

Next, ensure that you turn off your ignition key to reduce any risk of fire. Turn on your emergency flashers.

When getting out of the car, watch carefully for other vehicles and then stand as far away from moving traffic as possible. Carry emergency flares at all times and use them to warn oncoming traffic of the obstacle. Flares should be placed about 100 feet before the accident scene.

Police must be called if anyone has injuries, even minor ones. Otherwise, they must be called if vehicle damage is over \$700 or if there has been damage to some other property. Requirements to contact police are outlined in the Ontario Highway Traffic Act and insurance legislation. If your car cannot be safely driven after an

accident, the police can arrange for it to be towed to the closest storage facility.

If someone is injured, let a person with first aid training take over. If there is someone else available to help, ask that an ambulance be called.

There are also some things you can do to help your insurance company deal with your claim quickly. Jack Lyndon, President of the Insurance Bureau of Canada, whose members include Canada's major auto insurance companies, says, "Make some notes about the details of the accident as soon as possible. For example, your insurance company needs to know how the accident happened, the precise location, the investigating police officer and other details."

Record the following details:

- the location;
- date and time of the accident;
- witnesses' names, addresses and phone numbers;
- weather conditions;
- how the accident happened;
- draw a quick diagram showing the position of vehicles; the direction in which they were travelling; which lanes they were using; and the distances to any intersection, etc.;

- if you have a camera in your car, take pictures of the scene before you move your car;

the names, address and phone numbers of the passengers in your car;

- the other driver involved, his or her drivers' licence number, details about the car including its licence number, insurance company and policy number;

- passengers in that car;

- note anyone taken to hospital;

- ask the investigating officer for his or her name, the force or division, his or her badge number and phone number.

As soon as possible after an accident, call your insurance company, agent or broker to report the accident.

What to do if you come upon an accident:

If you happen to be the first to arrive at the scene of an accident, your help may mean the difference between life and death to the victims. It is particularly important to remain on the scene if you were directly involved in the accident or witnessed it.

First and foremost, though, guard your own safety. Turn on your car's four-way flashers and check carefully for other traffic before leaving your car. If you

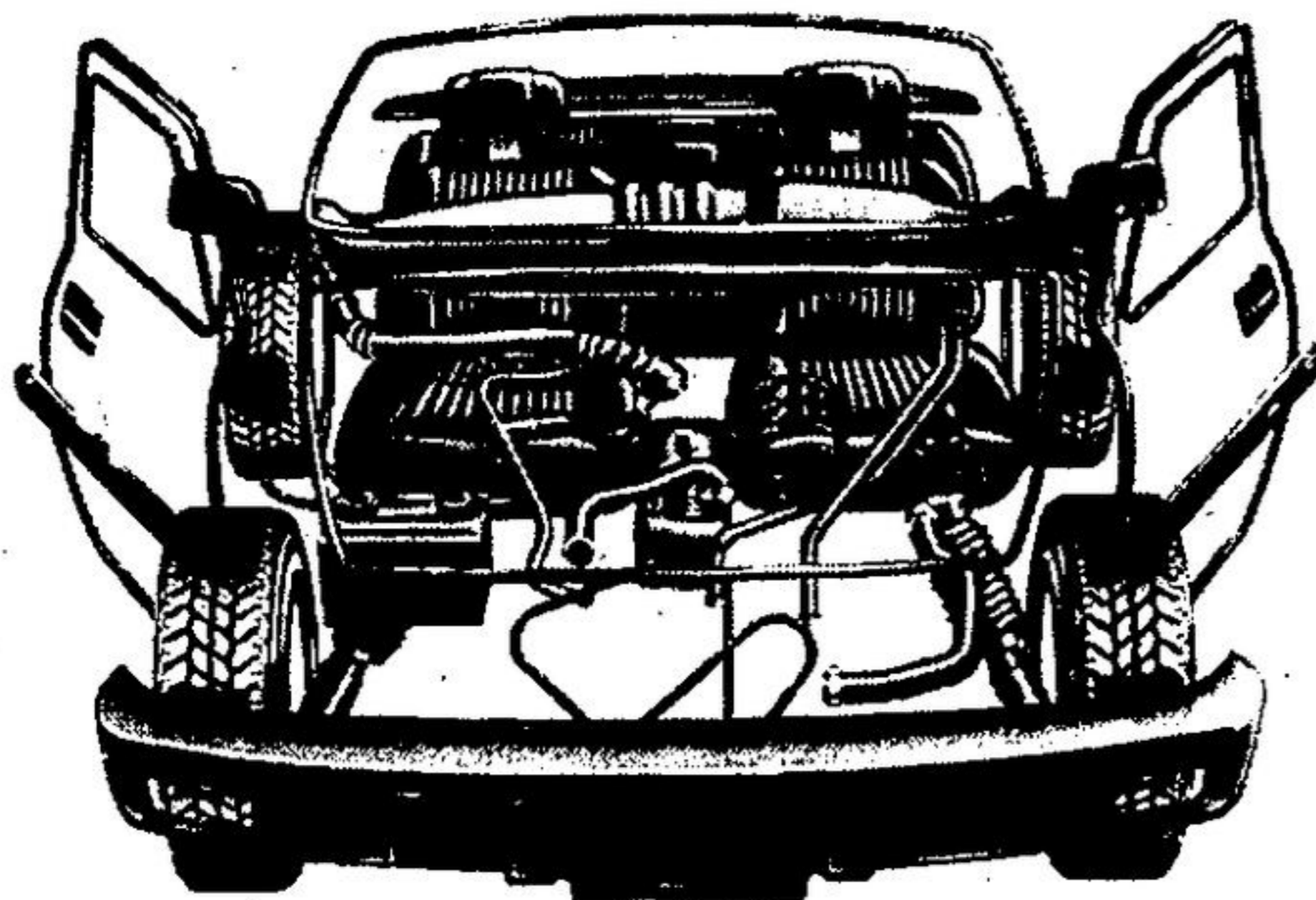
have flares, use them to warn other vehicles of the obstacle. Avoid standing behind, beside or between other vehicles where you might not be noticed by oncoming traffic.

Dr. Peter Knight, Council on Road Trauma, suggests even people with no first aid training can help injured victims. "Your help is essential. All that anyone expects is that you do your best."

Find out how many people are involved in the accident and how badly they may be hurt. Check under, in and around the vehicles involved to find all the victims.

Unless injured victims are in danger from fire or drowning or in the roadway, don't move them. This is especially important in the case of possible head and back injuries.

Dr. Knight notes, "It's important to stay calm and in control of the situation. The lives of others may depend on you. Clear the airway of anyone having trouble breathing by lifting their jaw and clearing the mouth of any debris. Repeat the process if necessary. If someone is bleeding severely, press a bandage or a cloth firmly on the wound to control blood flow."



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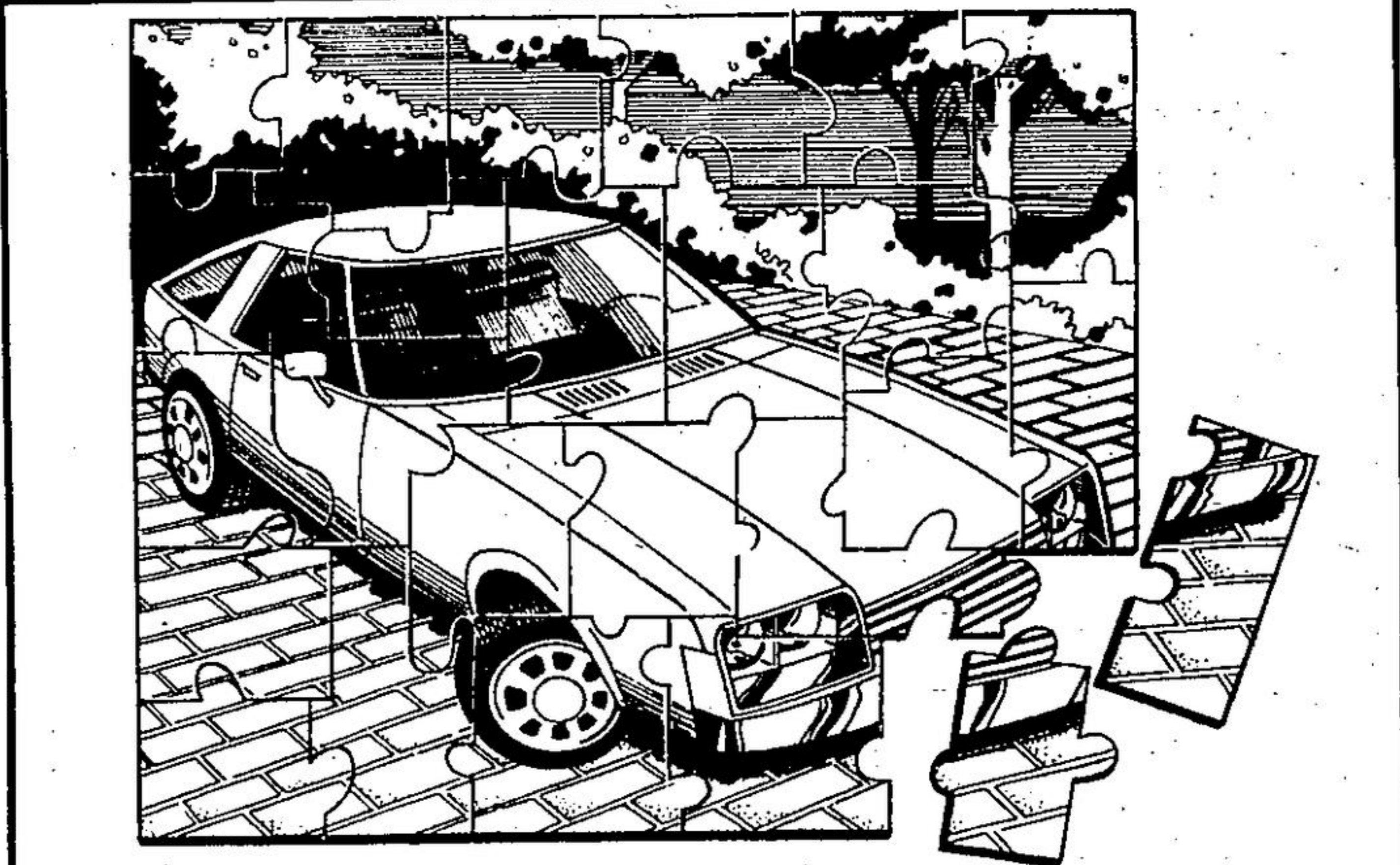
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