

ALWAYS CALL THE POLICE WHEN IN AN ACCIDENT

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If you are involved in an accident, call the police immediately. Even if you believe you are at fault, a police report gives an unbiased account of the facts at the scene.

Case One:

Fred was in the right lane of traffic and came to a stop for a red light. Careless was driving a vehicle with five passengers. Careless attempted to make a right turn from the center lane and collided with Fred. Fred wanted to call the police. However, Careless and her passengers were on their way to Church and would be late if the police were called. There was minimal damage to Fred's car and only damage to the bumper of the other vehicle. All parties claimed no injuries. Fred and Careless exchanged insurance information and allowed Careless to leave the scene.

A couple of days later, Fred telephoned Careless' insurance company to report his vehicle damage. Careless had previously telephoned her agent and reported the accident. However, the facts were not the same. Careless reported that Fred was at fault and Careless had five witnesses. Additionally, there was also far more damage to Careless's vehicle and all six passengers had been seen at the emergency room.

Fred had no witness to the facts of the accident. A police report would have revealed the position of the vehicles after the accident, the condition of the vehicles, and the condition of the passengers. Fred would have had a strong witness to his facts of the accident.

Case Two:

Mimi was stopped at a four way stop sign. She waited her turn and proceeded through the intersection. Impatient approached the stop sign to Mimi's left, made the stop, but proceeded without looking in all directions. Impatient collided with the driver side of Mimi's vehicle. Impatient continued to accelerate and turned her vehicle dragging the front bug guard with her. Impatient told Mimi they should move to the side of the road. Mimi was shocked by the impact and pulled her vehicle off the road. Impatient left the scene of the accident.

About five minutes later, an off duty policeman happened by and saw Mimi on the side of the road. After inquiries, he radioed for a policeman to the scene. Impatient returned to the accident scene with her mother and stated she was involved in the accident. However, she stated that Mimi did not stop and hit her.

Mr. Good also stopped when he saw policemen. He stated he was behind Mimi when she was hit and saw the accident. He had an errand to run and was returning by the same route. He supported Mimi's version of the accident.

Mimi was very lucky in this case that the policeman and Mr. Good stopped for her. However, Mimi should have called a policeman to the scene and **if at all possible** she should not

have allowed Impatient to move her vehicle. The location of the vehicles and the damage could have provided evidence on the cause of the accident.

As seen in the above cases, an unbiased report of the facts can establish liability as well as give an accurate account of the damage. Although the majority of people are trustworthy, it is better to be safe than sorry!!!

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