

Make sure no one is hurt

The first and most important step at the scene of any accident, is to be sure all involved are not badly hurt.

Then you should call the local police, and EMT assistance if anyone is in need of medical treatment.

Once these key things are taken care of, it can be very important to gather as much information immediately from the accident scene. These details may become important for insurance and legal issues that may later arise.

We have compiled some of these important details to record inside this brochure.

Just in case, place this brochure in your vehicle glove compartment.



Know Your Rights

Michigan law provides you with specific Rights and Responsibilities whenever you have a claim with your insurer.

1. Contact your insurance company or agent right away when you have a claim.
2. Take reasonable actions to minimize the loss or damage, such as covering a damaged window.
3. Give the company any reasonable information that it asks for as proof of your claim, and cooperate with the company as required by the policy.

Your Insurance Company Must:

1. Tell you exactly what information it needs to process your claim. The company must tell you within 30 days after you have notified the company about your loss.
2. Tell you what coverage in your insurance policy applies to your claim.
3. Pay the part of your claim that is supported by proof, and pay the rest when appropriate evidence is sent to them. A company cannot hold back payment under one's coverage so that you will settle with them on another part of the coverage.
4. Pay you within 60 days after you have given the company all the information they have asked you for to support your claim. If the company does not pay you within that time, they may have to start paying you 12 % simple interest on the amount they owe you.
5. Give you an explanation if your claim is denied, partly denied, or if you are offered a compromise settlement.
6. Promptly answer any questions you have about your claim.

Be Prepared!

Michigan Auto Accident Checklist

Important Steps when involved in an accident.



This helpful accident brochure was created for you and offered by:

KEVIN'S BODY SHOP

**6827 Whitneyville Ave
Alto, MI 49302**

(616) 868 - 6087

We Work for YOU!

Information

Gather Details about drivers, passengers, and witnesses not involved in the accident.

Driver

Name: _____

Address: _____

Phone # _____

License # _____

Passnger

Name: _____

Address: _____

Phone # _____

Statement _____

Passenger

Name: _____

Address: _____

Phone # _____

Statement _____

Witness

Name: _____

Address: _____

Phone # _____

Statement _____

Any evidence or suspicion of alcohol or drugs involved?

YES

NO

If so, what did you observe to determine that?

Write down specific details of the accident.

Location of accident _____

Date and Time _____

How did it occur _____

Draw a picture of accident scene & details including direction each vehicle was traveling at the time of accident, how vehicle collided, etc.

Take pictures at the scene if you have a camera or camera function on your cell phone.

Did anyone take responsibility for the accident?

Was anyone issued a ticket by police?

Police officers who was at the scene

Name: _____

Department _____

Badge # _____

If your vehicle needs to be towed to a collision repair facility or if it is drivable but will need repairs, remember, Michigan law protects your right to choose which shop you want to do your work. We'd like to be YOUR shop:



We Work for YOU

