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## **Insurance With Assurance**

### **Always Call the Police When in an Accident** *by Rick Janis*

#### **Should I always call the police if I'm involved in an automobile accident – even minor ones?**

Yes! Anytime that if you're involved in an automobile accident, you should exchange information with the other party involved, call the police and wait for them to arrive.

Unfortunately, not everyone calls the police. I've dealt with claims where employees are in a hurry, have to get to a job site, can't be bothered to wait or simply feel that this was a minor incident and quickly leave the scene after exchanging a minimal amount of information with the other driver. In the long run, this often causes more headaches, costs more money and takes more of your time.

Regardless of the severity - and even in the most minimal accident (just backing into another car in a parking lot) - you and your employees should strictly adhere to the following procedures.

Even before you start exchanging information, call the police immediately since it usually takes some time for them to arrive. Do not under any circumstances let the other party convince you that this is only a "minor fender bender" and that both of you have better things to do than wait around for the police. Having already collected and exchanged information with the other party will speed up the process anyway.

Then exchange as much information as possible. Include the other driver's full name, full address of residency, and their driver's license number.

Every vehicle insurance policy provides you with an automobile ID card and an auto accident report form. Both should be placed in the vehicle. If they are missing, your insurance agent can easily replace them. From the other driver's automobile ID card, record the name of their insurance carrier, the policy number, the year and make of the vehicle, the VIN number and license plate. If they are in a company owned vehicle, then obtain the name address and telephone number of that company as well.

By not waiting for the police, you've set up a scenario where it later becomes a "he said – they said" situation. No matter how adamant you may be that the accident was not your fault, since the independent third party (the police officer) was not called to write up his report, you have no proof.

Consider this real life situation: A technician was backing out of a driveway and backed right into the side of a passing vehicle. The damage was minor and the information collected from the other driver was minimal. The police were not called.

Over a month later, the owner of the business where the technician worked received a claim notice from the other party for extensive damages to the other vehicle as well as neck and back injuries. The insurance company simply had little legal defense to contend these allegations so the claim was paid and the business owner's rates went up.

Believe it or not, there are also professional accident victims. Their livelihood consists of intentionally getting involved in accidents. They know how to position themselves to be the party that's not at fault and claim all sorts of medical injury.

At least when a police officer is there, a written report is available and your insurance company can do their job. When it comes to a court of law, you either have the facts or you don't.

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