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## **Insurance With Assurance**

### **When You're in an Accident** *by Rick Janis*

#### **What do I need to know when I am involved in and reporting an automobile accident?**

We often stress insurances that are specific to the security industry such as Errors & Omissions and overlook speaking about the more common types like auto insurance. After all, you don't have to be in the alarm industry to need it and it's required anyway.

Keep in mind though that some of the most serious and costly claims arise from the use of our automobiles. Just tuning in to the six o'clock news on any night will confirm that automobiles and drivers suffer vast amounts of damages and injuries each day. Although we hope you never have to use any of the following advice, it is important you know how to handle and report an accident.

Most people are a little shook up and not able to think clearly after being in an accident – even a minor one. That's exactly why it's so essential that you already know what to do beforehand in case you do have an accident. And, since most alarm companies are using vans or cars for sales, installation and service, these are tips you should also share with every one of your drivers. In fact, it wouldn't hurt to convey this information to your family as well.

First and foremost, make sure you are clear of all danger before exiting your vehicle to aid someone or exchange information. Make sure your passengers, if there are any, are not hurt. Next, check on the other involved parties and make sure that they are physically all right. If anyone is injured, call or go for medical aid as soon as possible. Also, contact the police. Although you may not need to contact the police in every accident, when someone complains of an injury or is obviously hurt you must involve the police.

Next, make sure that approaching automobiles are properly warned well in advance of the accident scene. Flares, if any, should be lit and placed in strategic areas or you can alert approaching drivers by any means available. At all times make sure that you and your passengers are not in any danger. You don't want to compound your accident by causing another.

After the site has been secured and the injured have been cared for, then you can begin the process of exchanging information. Make sure you ask for proper identification from each car or person involved. It is not enough to just jot down license plate numbers. The other auto could be stolen, borrowed or have the improper plate attached. It is common in most states to exchange driver information as well as insurance information at this

time.

Next, report the claim to your insurance agent or company. Most companies have 24-hour claim reporting numbers that allow you to talk to a claim handler. If you have a cell phone, you may want to make the call right from the scene of the accident. These people are professionally trained to guide you through the claim process.

Having an accident is traumatic enough. By following the above suggestions you can minimize the trauma as you go through the remainder of your claim process. Hopefully, you'll never really need any of this advice.

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