

# What to Do if a Crash Occurs

Hopefully you'll never be a victim, but solo and vehicle crashes are risks that come along with cycling. By becoming familiar with the procedures below, you will be in a better position to deal with issues resulting from crashes or altercations involving other road users or vehicles.

**Attend to injuries first.** The first priority in any crash is checking for injuries. If someone is injured, immediately call for help and notify the appropriate law enforcement agency in your area. Once any injured parties have been attended to or taken out of harm's way, the process of gathering information can begin. This is not the time to discuss or speculate who is at fault. That can be sorted out later.

Here is a checklist of what to do if you're involved in a crash

## At the crash scene:

- **Call 911 and ask for the police** (ask someone to call if you are not able). If you think you may be injured, don't hesitate to ask for an ambulance. Do not concern yourself with other matters such as damage to your bike.
- **If a motorist is involved, ask them to remain at the scene until the police arrive.** Leaving the scene of a crash is illegal.
- **Get the driver's license number,** insurance, vehicle type, tag number, and contact information from the driver.
- **Get names and phone numbers** from any witnesses.

- **Get the name of the car owner's insurance company and the policy number.** If it isn't the driver's car, be sure to get insurance information on both the driver and the vehicle.
- **If you are too injured to secure the information noted above** or are being removed from the scene, ask a friend or bystander to get the information for you. Be sure to exchange a way to contact them.

When law enforcement arrives:

- **Write down** what you believe happened as soon as you are able.
- **Ask the officer** to take a report.
- **Get the officer's name,** badge number, and department.
- **If you think you may be injured,** inform the officer and ask for EMS, then visit the emergency room or see a doctor to rule out or confirm any possibility of injury.
- **Be prepared to provide your contact information** to the other party and to law enforcement on the scene. For this reason it is important to carry identification with you when riding.
- **Be prepared to provide your medical insurance information** to the EMTs or at the emergency room.

After the crash:

- **Request a copy of the crash report.** The investigating officer will usually give you a business card at the scene. Call the officer and ask how to get a copy of the report. In Georgia, law enforcement agencies will usually provide this to you, your attorney, or an immediate family member. If you were given a blank report, take the time to fill it out and

return it within the required time frame. In the event you did not get a form, contact the appropriate law enforcement agency. There may be a "counter form" that you can fill out at the precinct. Submission of this form will insure that your incident becomes public record.

- **Notify all insurance companies.** If you have damaged property or were injured, notify the other driver's insurance company and, if you were injured, notify all insurance companies insuring motor vehicles for anyone in your household to be sure you meet notice requirements for future claims for medical payments, uninsured motorists and under insured motorists insurance. If the other driver is insured, ask his/her insurance company if you can submit your medical bills directly to them.
- **If asked by the driver's insurance company** to give a statement or to sign a medical release, consult with an attorney before signing anything.
- **Provide the insurance adjuster with a cost estimate to replace your bike, helmet, and other accessories.** Plan to replace your helmet if it hit the ground, even if it seems intact.
- **Do not throw away any damaged clothing or equipment.** Instead, take photographs of the damaged clothing or equipment and keep both the photographs and the clothing/equipment, unaltered, as evidence until any possible claims are settled.

- **Take photographs of the crash scene as soon after the incident as possible.** Take photographs from several angles and at several distances away. Take multiple pictures to ensure you get some good ones.
- If the other party is given a traffic citation (or other citation) by the police, **be sure to show up on that person's court date** so that you can tell the judge your side.
- If you are given a traffic citation (or other citation) by the police, **consult with an attorney.**
- **If you are injured, even slightly, keep a daily "Confidential Memo" of your injuries, treatment and recovery.** Take good quality, color photographs of your injuries and any medical apparatus used to treat your injuries. Keep your braces, casts or other medical apparatuses until possible claims are settled.

## Always be prepared

**Create a small identification kit** to carry with you whenever you are cycling. Insert your identification, insurance information, emergency contact information, and change for a pay phone into a small zip-lock baggie, which will keep it clean and dry. Carry a mobile phone if possible.