



K a n s a s I n s u r a n c e D e p a r t m e n t

Sandy Praeger

COMMISSIONER OF INSURANCE

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PRAEGER OFFERS WINTER DRIVING TIPS *Insurance Commissioner Releases Checklist for Motorists*

Snow and ice can prove to be dangerous for Kansas drivers. That is why Kansas Insurance Commissioner Sandy Praeger is warning motorists to use extra caution during winter storms. "The most obvious suggestion is to pay attention to driving conditions and make any necessary safety adjustments," said Commissioner Praeger. Still, accidents do happen no matter how much caution is exercised. Kansans are encouraged to keep a checklist in their car's glove compartment to help with filing insurance claims.

AUTO ACCIDENT CHECKLIST

1. Stop your car in a safe place. Turn off the ignition. Check for any injuries to yourself or those in your vehicle. You can administer first aid if needed, but do not try to move an injured person.
2. Call emergency personnel immediately (911) and tell them your whereabouts and whether anyone is injured.
3. Take responsible steps to protect your damaged property from further loss.
4. Obtain the name, address, telephone number and driver's license number of any other driver(s) involved in the accident. If the driver and vehicle owner are different, obtain the owner's name and address, tag or registration number and the name of their insurance company.
5. Take notes including the time, date, location, road conditions, model and year of the vehicles involved, apparent damages and injuries, and a personal account of what happened. (If you have a camera in your car, pictures would be helpful.)
6. Secure the name and telephone numbers of any witnesses. Also write down the names and badge numbers of police and other emergency personnel at the scene. Ask the officer how to obtain a copy of the police report for your insurance claim.
7. Don't agree to forget about the accident. You may learn of additional damages after your car is checked by a professional.
8. Don't take any money on the scene or you may forfeit your right to file a claim against another driver.
9. Notify your insurance agent or company as soon as possible.

Anyone who has problems during the insurance process should contact the Kansas Insurance Department's Consumer Hotline at 1.800.432.2484. Insurance information is also available at www.ksinsurance.org.

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