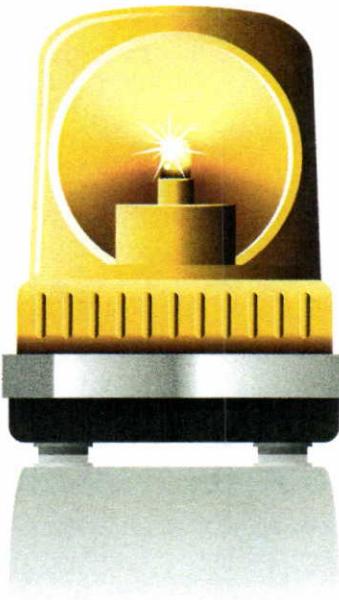


WHAT TO DO WHEN AN ACCIDENT OCCURS

Take these steps immediately:



1. **STOP** at once.
2. **DO NOT** admit fault.
3. Take steps to **PREVENT** further accidents.
4. **NOTIFY EMERGENCY PERSONNEL** (police and, if necessary, fire department and/or ambulance). Do not move or remove injured persons.
5. **NOTIFY** your Supervisor or Risk Manager.
6. **DO NOT DISCUSS THE ACCIDENT** with anyone other than the police or local government representatives.
7. **PROVIDE** driver's license information and local government address and contact if requested by other driver.
8. **OBTAIN** contact and insurance information from the other driver.
9. **DO NOT SIGN ANYTHING** unless issued a traffic citation by a law enforcement officer.
10. **OBTAIN** contact information for any witnesses.
11. **TAKE PHOTOGRAPHS** of damage to all vehicles involved in the accident.
12. **TAKE** an additional photograph (*panoramic view*) of the accident scene.

LOCAL GOVERNMENT INSURANCE TRUST

ENSURING PROMPT, FAIR, EFFICIENT DELIVERY OF CLAIMS AND RELATED SERVICES

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