



What to Do in Case of an Accident

When you're involved in an automobile accident – whether as a driver, a passenger, or even as a witness – it can be one of your most distressing experiences. There really is no way to prepare for an accident. But you can help make the experience a little less stressful by being prepared. Whether or not you are “at fault” in an accident, everyone’s best interests are served to remain at the scene, remain calm, wait for police to arrive, and gather as much information as possible. Doing so will ensure that you are as protected as you can be.

If your vehicle is leased from Motorlease, you may be insured by us or by your company’s insurance carrier. Every company has slightly different recommendations and requirements when it comes to accidents, but the following guidelines will help steer you through this stressful time.

At the Scene:

1. **Stop the car and turn off the ignition.** If you are able, park the car out of the flow of traffic – however, in some states it is illegal to move the car, so if you are unsure of the laws, do not move it.
2. **Call the police.** Provide your specific location as well as details on the number of vehicles involved and number of injured parties.
3. **Place safety flares,** cones or reflective triangles if you have them. Do not attempt to direct traffic.
4. **Remain at the scene** of the accident. Even if no one is injured, it is important to call the police so the accident is properly documented. Do not leave until the police tell you it is ok. Especially in accidents involving injury or substantial property damage, leaving the scene can result in sanctions on your driver’s license and/or criminal charges. In some cases (for example, very minor “fender benders” in which air bags do not inflate), police will not come to the scene if both vehicles can be safely driven away. If this occurs, make sure to file a vehicle incident report at the local police station.
5. **Provide first aid.** If you are certified, provide assistance to injured parties. Do not move a victim unless they are in severe imminent danger (e.g., if fire is present). Moving an injured accident victim can worsen their injuries.
6. **If possible, take photographs.** Remember that most cell phones now come equipped with a camera. If you don’t carry one, consider keeping a disposable camera in your glove compartment. Take pictures of:
 - a. Damage to the vehicle(s) and other property involved.
 - b. A picture of all vehicles including the license plate, make and model of the car.
 - c. Surrounding area including conditions and traffic lights/signs if any.
7. **Obtain insurance information.** Do not discuss “fault” or details about the accident with anyone other than police officers.

8. **Obtain contact information.** From other driver(s) – name, address, driver’s license number and license plate. From witnesses – name, address and telephone. Police officers – request their business card with the “incident number” so you can obtain a copy of the accident report.
9. **Take notes.** Include a sketch of where the accident took place, where involved vehicles were (before and after the accident), where each individual was seated in each vehicle, and direction(s) and travel lane(s). Note the date, time, speed limit, traffic lights/signs, lighting and weather conditions.

Within 24 Hours:

1. **Report the accident to Motorlease.** Even if Motorlease does not insure your vehicle, we must receive an accident report.
2. **Fill out the accident form** located in the white envelope in your glove box and forward to Motorlease immediately, by fax at 860-674-8677 or mail to 1506 New Britain Avenue, Farmington, CT 06032. You may obtain additional forms at www.motorleasecorp.com.
3. **If you are not insured by Motorlease,** report the accident to your company’s insurance carrier.
4. **Seek medical care.** Many people involved in accidents experience an “adrenaline rush” that prevents them from noticing injuries at the time of the accident. It is always a good idea to see your doctor to make sure everything is ok – even if you feel fine.

Within 48 Hours:

1. **File any accident forms required by the state** in which the accident occurred.
2. **If Motorlease provides your insurance, obtain two written estimates for damage repair,** and forward them to us (at the fax or address listed above). Based on the information received, we will tell you how to proceed. Repairs for accident and glass damage will be authorized upon receipt of all accident report forms. Please contact Motorlease’s Insurance Department at 860-677-9711, ext. 327, for glass repair instructions.