

CHAPTER 12 /IF YOU ARE IN A TRAFFIC CRASH

There are more than 300,000 traffic crashes in New York State each year. If you obey the law and follow the advice in this manual, it is possible you will avoid a crash. Yet even the most careful drivers are involved in crashes caused by events that are not planned or the error of other drivers. If you are in a traffic crash, you must be ready to act in a responsible manner at the scene and obey the law when you report the incident.

You can carry an emergency kit in your vehicle that has flares and first aid supplies. Emergency road-kits are available in department stores or stores that sell automobile goods.

AT THE SCENE

If you are in a crash, you must stop. The level of damage does not matter. You must stop. It is a traffic violation to leave the scene of an incident, like a traffic crash that involves property damage. It is a criminal violation to leave the scene of an incident that involves a fatality or personal injury. Even if the crash involves only property damage, you must exchange information with other drivers involved. Give your name, address, driver license number and vehicle registration and insurance information. This includes the insurance policy number and effective date. Give the information to the other drivers and police on the scene. You must show your insurance identification card if requested. If a parked vehicle or property different from a vehicle is damaged or if a domestic animal is injured, you must try to find the owner or notify the police.

If any person is injured or killed, the police must be notified immediately and you should make sure ambulance or rescue personnel have been called.

If possible, move your vehicle off the road. Protect the scene with reflectors or flares, but watch for any fuel that may leak. Make sure to protect yourself and others from oncoming traffic.

EMERGENCY FIRST-AID

Do not stop at a crash scene unless you are involved or emergency help has not arrived. Focus on driving and the directions given by traffic officers.

Follow these first-aid tips if help is not immediately available:

- Do not move an injured person unless it becomes necessary because of fire or another life threatening danger. If you must move an injured person, keep the back and neck as straight as possible. Put your arms under the back, and carefully support the neck with your upper arms. Hold clothing with your hands and pull the victim head first away from the danger.
- If there are wires down, do not go near them. If wires touch the vehicle or lay near it, warn the occupants to remain inside until help arrives.

REPORTS TO DMV

If you are in a traffic crash that involves a fatality or personal injury, you must report it to the DMV. You must also report any traffic incident or crash that involves \$1,000 or more in damage to the property of any one person. The form Report of Motor Vehicle Accident (MV-104) is available at any motor vehicle office, from most insurance agents, and from the DMV website dmv.ny.gov (search under Forms).

When you report a crash or incident to your insurance company, it does not mean your legal obligation is finished. You must file a report with DMV within 10 days of the event. The failure to report an accident is a criminal offense (misdemeanor) and can mean the suspension or revocation of your driver license and/or registrations and those of the vehicle owner.

If the driver is injured and unable to complete the report, a passenger or the vehicle owner may do so.