

What To Do If You Get Into An Accident?

Perhaps one of the most terrifying happenings in a driver's life is the nearly-guaranteed-to-happen-at-least-once-before-you're-too-old-to-drive car accident. When this happens, be prepared, be safe, and be smart. Follow these simple instructions if you happen to find yourself with the front end of your car smashed into a guardrail.

Shut off the car. If the gas tank is damaged or punctured, you don't want the hot fumes to ignite a spark. Then the dent in the side of the passenger door would be the least of your problems.

Check the passengers. Are they ok? Any broken bones? Extensive bleeding? Call 911 if needed.

If another car was involved, go talk to the driver. Exchange insurance information, phone numbers, and such. It doesn't matter if you're the world's greatest driver; the other person probably doesn't know that yet; don't accuse.

Call the police and file a report. Then call the insurance company.

Go home and pretend it never happened.

Not really. Unless you want your car to remain damaged. If the insurance company recommends that you get your car repaired at a Direct Repair Facility (D.R.P. facility), it might be in your best interest to follow the company's advice. They recommend the D.R.P.'s because they know the repair shop won't take its sweet time in fixing your automobile to the condition it was* before you smashed into the tree. D.R.P. philosophy is to make getting your car repaired as painlessly as possible. The arm in the sling is evidence that you've been in enough pain as it is. Sure you could get similar service from other non-D.R.P. places, but then you'd actually have to go out and look for it. Why not make the insurance company do all the work?

* Insurance companies entitle you to having your car repaired to the way it was before the crash. So if it was a piece of garbage before, it will be a piece of garbage after. No use trying to convince State Farm that that wreck that looks like it used to be a mini-van was actually once a 1967 hot rod. Yet it is your decision about what type of parts to fix the car with: Original Equipment (OEM) or non-original Equipment (After-Market). Regardless of your choice, the parts must be of Like Kind and Quality (L.K.Q.). The repair shop should recommend which would be the better choice in your given situation.

There are certain features that a car can have to make sure it is better prepared for the hazards of the road. Make sure your car is equipped with them before you drive 100 mph on a dark highway.

While anti-lock brakes can't promise that they will prevent you from getting into an accident, they are a key factor in avoiding collisions. They prevent the wheel from locking when you slam your foot on the brake in alarm so you can actually swerve out of the way of the deer standing dumb-founded in the middle of the road. Yet, the total benefits of anti-lock brakes only come with those cars that are equipped with it on all four wheels. Cars that have it on only two wheels can in fact cause the front wheels to lock up when you slam on the breaks, which can ultimately result in loss of steering control.

One of the peskiest things a driver can encounter is the guy following way too close with his brights shining blindingly into the rearview mirror. Get a car with automatic dimming rearview mirrors. Typical cars have the manual switch you can use to reduce that annoying light. Automatic ones, instead of allowing you to look at the road at a different angle, get dimmer as the glare in the mirror gets brighter. Some cars even have outside mirrors that automatically tint.

Ceilings of cars may be equipped with head injury protection, which is foam or a similar material that absorbs energy and cannot be seen from riders in the car. Some cars even have air bags for the head. Both functions protect a head when it hits the top part of a car.

That nifty little headrest that is on the back of the seat is actually a head restraint. It limits a head's movement during a crash and can reduce the possibility of a neck sprain. Restraints are adjustable for your safety and can be most effective when the top of the restraint is between the top of your ears and the top of your head. The restraint should allow your head to rest parallel with your neck and not push your head forward or allow you to lean it back.

Traction control improves stability, so when you slam on your break to try and outrun that drunk guy behind you, you have a better chance of actually going somewhere versus weaving out of control like an old man on water skis. This system controls and adjusts engine power and can apply brakes to certain wheels when you accelerate. This is most commonly found on cars with four-wheel drive and anti-lock brakes.

While accidents are bound to happen, you can at least equip your car so that they occur less often.