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Today's Business: Winter driving means more accidents; know what to do

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This file photo shows a car that landed vertically into a snowbank after a multiple vehicle accident on Interstate 93 during a snow storm north of Salem, N.H. No one was injured.



Car crashes often are the scariest and most stressful experiences that everyday people experience in their lives. They also are alarmingly common in Connecticut.

According to the National Safety Council, in the first three months of 2020, Connecticut saw the largest increase of any state in the number of roadway deaths.

Now, as winter approaches and the roads become more hazardous, car crashes across the state will inevitably will increase, so knowing what to do if you are

involved in one is vital. Stay calm, and remember the following tips which will help you navigate the stressful aftermath.

The first and most important action to take immediately after a car crash is to determine whether you or anyone else involved appears to be injured. If so, or even when in doubt, call 911 immediately and request that an ambulance and police be sent to the scene. Dispatchers will instruct you over the phone how to handle the specific emergency.

When you call police to report the accident, ask whether you should try to move your car to a safe area, to the shoulder or off the main road. If smoke or fire is emanating from any cars, move everyone far away from the source. All of these immediate actions will help prevent or potentially mitigate more serious injuries.

However, even if the crash is minor or no one is hurt, stay on the scene and call state or local police who will investigate the crash, interview those involved and create a report. Low-speed crashes still can result in injuries and costly repair bills, and an accurate police report often is the most important document on which insurance companies rely when determining fault and compensation.

Next, assuming you do not require immediate medical care and are in a safe position to do so, document the crash as much as is practical. Doing so will aid you in the future if anyone questions how the crash occurred. Try to limit your interactions with other drivers or passengers until after police arrive, as tempers often flare during these stressful situations, but be sure to obtain their names and insurance information either directly or via the police. If other motorists or pedestrians have stopped to help, thank them, and obtain their contact information if they are willing to provide it. Use your smartphone to take pictures at the scene of vehicle damage, as well as of any other factors that might have played a role in the crash, including skid marks, stop signs or traffic signals.

Also make sure that you obtain a case number from the police which can be used later to obtain a copy of the police report from the town or state where the crash occurred. Finally, make some contemporaneous notes on how, where and when the crash occurred, to help you remember the details in the future.

In the days or weeks following the crash, after the common shakiness and adrenaline surge subsides, you might need to decide whether to file a claim with

your insurance company or, if someone else was at fault for the crash, with his or her carrier (or both insurance companies if the at-fault driver's liability coverage likely is not enough to pay for your injuries and other damages). Types of damages to consider when making this determination, each of which may be covered by an insurance company, include damage to your vehicle, whether you missed any time from work as a result of the crash, and whether you were hurt and incurred medical expenses. Remember, many injuries resulting from a car crash often are obvious right away, but certain other injuries might take hours, days or even longer to manifest. Any physical or mental injuries, whether immediately apparent, developing over time or lingering without showing signs of improvement should be evaluated immediately by a doctor.

Also, realize that an ounce of prevention is worth a pound of cure. Keep in mind ways to prevent accidents in the first place. Slow down in wet and icy weather. If leaves are on a wet road, note that the road will be extra slippery. Remember what you learned in driver education class about not following vehicles in front of you too closely. Also, make sure your vehicle is in good shape and safe to drive, and that your tires are in good condition — they should be properly inflated and rotated routinely. You also should always wear your seat belt.

Keep in mind that, in Connecticut, your insurance rates are likely to escalate by as much as 34 percent following a crash.

If you are involved in a car crash this winter, others might view you as a statistic, but you certainly will not feel that way. Following this advice in the minutes, days and weeks following the crash will help you recover from the experience, hopefully without any lasting impacts on your health or wallet.

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