

What to Know in Case of a Wreck: 6 Tips

Rule 1: Have all your Is dotted and your Ts crossed. Accidents are going to happen, particularly when young people are involved. Make sure that every sticker the car is required to have is up-to-date and that the registration and insurance card are with the vehicle.

Rule 2: Have two tow-truck companies pre-selected and a repair shop to tow it to - with the registration info in the glove box - and make sure your kids know about it. Otherwise you are at the mercy of the towing and impound people the police use. You will pay double for towing plus environmental cleanup, and your car will be at a storage lot at \$75 a day while you try to decide what to do. That \$869 recovery bill would have been \$350 if I had handled it. Sometimes the police can be pretty adamant about calling their preferred tow people to clear the road quickly. I don't expect a shocked teenager to be able to stand up to a grimacing police sergeant, but at least insist it be towed to your pre-selected shop.

Rule 3: Anything more than a parking lot door ding and you wait there. Pull off to the side of the road, but don't leave the scene. You call the police, then you call the pre-selected tow company to take it to the pre-selected shop. You call a family member or friend to rescue you but you do not drive. You are in shock. You are not capable of rational decisions and that includes the ones necessary to drive. You may be hurt. Sometimes in battle a soldier's buddy has to tell him he has a bullet hole because he hasn't noticed.

Rule 4: Don't attempt to drive the vehicle. Your car is in shock also. Even if it looks okay, it has been jarred pretty hard. A fuel line, brake line, or cooling line may be leaking, resulting in further damage or a fire. This is no joke. A teenager speeding one night plowed into my neighbor's car and fled. His father, either for moral reasons or because of legal ramifications, made his son drive back to the accident scene, where the teenager's car promptly caught fire. Luckily the emergency vehicles were already there.

A likely scenario is that the car might seem okay, but when the steering wheel is turned, the tire comes into contact with the body frame or front-end component, causing it to blow or wedge in a manner where it won't roll. Same for the steering. It may seem fine until a tight turn jams it in a 90-degree turn.

Rule 5: Survival instincts cancel all other rules. In broad daylight this is rarely an issue, but at night use extreme caution. You might get out of your car to face an angry gang of teenagers whose night has now been ruined, and who may not even have proper license or insurance. I was once a passenger in a car that was hit. I got out to check on the other car and the driver decked me twice before patrons of a local bar pulled him away. Call 911. Report that there are possible injuries in the other car, whether you know it to be the case or not. That will get the authorities there more quickly.

Rule 6: Have AAA membership for the sake of your wife and kids. AAA will always be available to answer the phone and send a tow truck anywhere, any time.

I know too many rules are confusing, so I will stop at Number 6. Let me just add that police and insurance companies will determine fault, so avoid roadside confessions at all cost. The middle of a busy thoroughfare is no place to discuss anything and secondary accidents often occur. So get off the road!