Among all collisions in Indiana, failure to yield the right of way is the most common factor. Accidents are often caused by a driver’s lack of attention, a driver’s failure to observe the rules of the road, or both.

What to do after an accident

Drivers, passengers, and pedestrians could be injured in an accident at any time or place on or along a roadway. Knowing what to do after an accident can make the experience less frightening one and decrease the chance of unnecessary complications.

Legal Requirements of Drivers Involved in an Accident

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Should You Move Your Vehicle?

The driver of a motor vehicle involved in an accident must stop immediately or as close as possible to the scene of the accident without obstructing traffic more than necessary. If the accident occurs on the traveled portion of a highway, the driver must move the vehicle off the highway to a location as close to the accident as possible. However, the driver should not move the motor vehicle if the accident involves the transportation of hazardous materials or results in injury, death, or entrapment.

The driver must remain at the scene of the accident, giving their name, address, and registration number of the motor vehicle to everyone involved, in addition to showing his or her driver’s license.

Provide Reasonable Assistance

In the event the accident results in the injury or death of another person, the driver is required to provide reasonable assistance to those injured or trapped in vehicles as directed by law enforcement, medical personnel
or a 911 operator. As soon as possible, the driver should make sure law
enforcement (local police, sheriff, or state police) are notified of the accident.

If the collision was with an unattended vehicle or other property, the driver
must stop and remain at the scene of the accident, take reasonable steps
to notify the owner of the damaged property, and if the owner cannot be
located, call a law enforcement agency in order to provide information.

Provide Proof of Financial Responsibility (Certificate
of Compliance)

After an accident and upon request from the BMV, you will be required to
provide proof of financial responsibility to the BMV. Your insurance provider
may electronically file proof of financial responsibility in the form of a
Certificate of Compliance (COC). The COC will demonstrate that you held
an effective motor vehicle insurance policy that meets the state's minimum
liability protection during that accident. If you receive a request for financial
responsibility verification from the BMV, do not delay in asking your insurance
provider to electronically send a COC to the BMV on your behalf. For more
information on Financial Responsibility, see Chapter 3.

Avoiding Collisions

Despite safe driving, emergencies do arise. If it appears that a car will hit
something, there are three things you can do, depending on the situation:

• Stop quickly.
• Turn quickly. If you feel you cannot stop in time, turn your vehicle away
  from the potential collision.
• Speed up. Accelerating may sometimes be the best or only way to avoid
  a collision.

If a collision looks possible, turn away from oncoming traffic, even if it means
leaving the road. Drive, rather than skid, off the road, allowing for more
control. Choose to hit something that will give way, such as brush or shrubs,
rather than something hard. Hit something moving in the same direction
as you rather than something that is not moving. However, it is safer to hit
something that is not moving than to hit something head-on. A sideswipe may
help you slow down.

Driving off the Pavement

If your vehicle’s wheels drift onto the shoulder of the road, do not try to turn
back onto the pavement right away. This action might throw your vehicle off balance. Instead, drive along the shoulder and ease up on the gas pedal. After slowing down, turn back onto the road gradually.

Plunging into Water

If a vehicle plunges into water, it will usually float several minutes before sinking, allowing a driver or occupants to escape through an open window, while still on the surface.

If your vehicle plunges into water, do not attempt to open a door. The weight of the water will make it nearly impossible to open a door and water will flood the passenger compartment through an open door.

Follow these guidelines if your vehicle plunges into water:

• Remove your seat belt.
• Open a window. Automatic windows will open unless the impact is so severe that it damages the electrical system.
• Get children out of rear seat belts and child restraints, asking older children to assist the younger ones. Move passengers to the front seats as calmly as possible.
• Exit the vehicle and move to the roof. This will keep you as dry as possible and even in moving water you can ride the vehicle like a boat for a short time. Once on the roof, call 911 and locate the nearest dry land.
• Swim for shore only as a last resort. If emergency personnel or other assistance has not arrived by the time your vehicle sinks below the waterline, you may be forced to swim.
• Never re-enter the vehicle to gather possessions.

Impaired Driving

The likelihood of an accident increases if a driver is under the influence of drugs and alcohol.

Alcohol negatively affects your brain’s ability to think clearly and your physical coordination, and it increases your reaction time. Many prescription drugs, over-the-counter drugs, and other recreational drugs will also impair your reasoning and coordination. Using these drugs may have a negative effect on your ability to operate a motor vehicle.

Always consult the label on any medication and discuss its side effects with a physician or pharmacist before driving.
Ways to Spot an Impaired Driver

A car can be a lethal weapon when operated by a driver impaired by drugs or alcohol. A driver may be impaired if the vehicle:

• Makes wide turns.
• Straddles the center line or weaves back and forth.
• Exceeds the speed limit or drives unusually slowly.
• Comes close to hitting another vehicle or object.
• Swerves, drifts, or follows too closely.
• Stops for no reason or turns abruptly or illegally.
• Signals inconsistently or drives at night without headlights.

Roadside Emergency Situations

A roadside emergency is a serious situation that will take you and other motorists by surprise. The following safety guidelines, while not necessarily required by Indiana law, will help you get back on the road and alert other motorists that you are managing a roadside emergency situation.

• If possible, always pull your vehicle onto the roadside shoulder.
• Turn on your flashing hazard lights.
• Keep a flashlight with fresh batteries within reach of the vehicle operator.
• Store a reflective safety vest and red emergency reflective triangle in your vehicle so that you are more visible to other motorists passing by you.
• Your red emergency reflective triangle should be placed 200 feet behind your vehicle, or 500 feet behind your vehicle if you are on a hill or curve.
• During winter months, pack blankets, extra gloves, and warm hats in your vehicle in case you must wait for emergency responders or a vehicle tow.
• If you must exit the vehicle while on a roadside shoulder, exit the vehicle on the passenger side and only after checking your immediate vicinity for other motor vehicles, obstructions, or dangerous drop-offs or inclines.

Vehicle Equipment Failures

Tire Blowout

In a situation with a flat tire or blowout, you should hold the steering wheel firmly and keep the car going straight. Slow down gradually. Take your foot
off the gas pedal, but do not apply the brakes. Let the car slow down, pull off
the road and then apply the brakes when the car is almost stopped.

Brake Failure

If your vehicle’s conventional disc or drum brakes suddenly fail, you should
shift to a lower gear, if possible, and pump the brake pedal fast and hard
several times. This may build up enough brake pressure to stop your vehicle.
You may try to use the parking brake, but hold the brake release so it can be
released to avoid skidding if the rear wheels lock. With your vehicle in a low
gear, begin looking for a place to stop off the roadway. After your vehicle has
stopped, call for help, but do not try to drive anywhere.

Ignition Locking

Drivers in an emergency situation on the highway should not try to turn off
the vehicle while it is still moving. When operating a vehicle with a steering
wheel interlock system, never turn the ignition to the lock position while the
vehicle is in motion. The steering will lock as the steering wheel is turned,
causing a loss of control of the vehicle.

Avoiding Vehicle Theft

By taking the following precautions, the chances of having a vehicle stolen
may be reduced:

• Remove keys.
• Always lock a vehicle’s doors.
• Do not hide a second set of keys in or around the vehicle.
• Park with front wheels turned sharply to the right and apply the
  emergency brake.
• Never leave a vehicle unattended with the engine running.
• Consider installing an anti-theft device.
• Park in well-lit, well-patrolled areas whenever possible.

Routine Traffic Stops by Law Enforcement

A routine traffic stop can be stressful, but the purpose of the traffic stop is
to ensure that a vehicle operator is in compliance with standing law. Law
enforcement officers are much more familiar with the protocol that must be followed in processing a traffic stop, and you should respond in a manner that will help resolve the event as expeditiously as possible. If you are involved in a traffic stop by law enforcement, following these simple rules will get you on your way quickly.

- Signal your intentions to pull safely to the shoulder of the road.
- Remain in your vehicle and roll down your window.
- Wait for the officer to approach.
- Turn on the dome light if you are stopped at night.
- Keep your hands on the wheel and instruct your passengers to keep their hands in view.
- Do not reach into the glove compartment or under the seat.
- Keep your driver’s license, insurance information, and vehicle’s registration easily accessible.

Carbon Monoxide Poisoning

Carbon monoxide gas from a vehicle engine can harm or kill you or your passengers. Carbon monoxide is most likely to leak into a vehicle when its heater is running, when the exhaust system is not working properly, or in heavy traffic where exhaust fumes are breathed in from other vehicles. A faulty exhaust system can leak poisonous fumes into a vehicle’s back seat.

You cannot see, smell, or taste carbon monoxide. Symptoms of carbon monoxide poisoning can include drowsiness or dizziness, a bluish tinge to your skin or lips, a headache, and increased sensitivity to light.

How to Avoid Carbon Monoxide Poisoning

- Have your vehicle’s exhaust system checked regularly.
- Be alert for any unusual roar from under the car.
- Never let your vehicle’s engine run in a closed garage.
- In congested traffic, close the fresh-air vent.
- On highways in cold weather, open the fresh-air vent.