

## What to Do When You Are in a Vehicle Accident?



**Drivers in the U.S. experience three to four accidents in their lifetime on average.** That's a scary statistic. And even scarier is that many people aren't prepared for what to do when a vehicle collision happens. Here are some tips to help you navigate your next steps when involved in an accident.

### 1. Don't leave the scene.

Typically, it's best to remain at the location of the accident until help arrives. Call 911 if there are any serious injuries or there's a danger of fire or explosion. If the accident is minor, move your car off the road to reduce the risk of it causing other crashes.

### 2. Phone the police.

The law requires drivers in Pennsylvania to file a police report immediately if:

- Someone is injured during a car accident.
- A vehicle cannot move on its own and must be towed from the scene.
- The accident was a hit and run.

Even if there are no injuries or damage to the vehicles is minimal, it's wise to call the police to report the accident. A police report can help avoid a "he-said-she-said" situation if you and the other driver disagree on who was at fault, and it can help ensure the insurance claim

process goes smoothly. If the police do not investigate an accident that requires a report by law, each driver involved must report it on their own using form AA-600 within five days of when the accident took place.

### 3. Make detailed notes and take pictures of the scene.

Gather as much information as you can about the incident. Information like the examples on the list below will help you answer your insurance company's questions and complete an accident report if the police did not investigate and file one.

- The location of the accident (municipality, county, street address, intersection, landmarks, etc.)
- Names, addresses, contact information, driver's license numbers, and insurance information of all drivers involved in the crash
- Makes, models, and styles of the vehicles involved

*(Continued on pg. 3)*

## THE LOW-DOWN ON Four-Wheel Drive Vs. All-Wheel Drive



### How Are They Different?

Although “all-wheel drive” (AWD) and “four-wheel drive” (4WD) sound similar, the two drive systems differ in how they function and how they affect the way your car drives under certain conditions.

**A four-wheel drive system** (which can be turned on or off by the driver) sends a fixed amount of torque (power) to the vehicle’s two axles (and hence, its four wheels).

**An all-wheel drive system** sends variable amounts of torque to each axle. Most cars and SUVs have part-time AWD, in which the system changes the amount of power sent to the front or rear wheels. Some vehicles have full-time AWD, which always sends power to both the front and back wheels. Although full-time all-wheel drive is always on, it can still vary the amount of power it sends to the front or rear axles when it detects that tires are slipping. Some SUVs and cross-over vehicles have both AWD and 4WD.

### Which One Is Better?

It depends.

**Four-wheel drive works well in off-road situations** and where there’s low traction. It helps prevent getting stuck because each tire receives ample power. If you regularly drive on rugged terrain or if roads are covered with snow (especially deep snow) and extra traction is needed, you can benefit big-time from 4WD. But be careful! The consistent distribution of power across all four wheels can damage the vehicle if you use four-wheel drive on dry, paved roads.

**All-wheel drive works well on paved surfaces** and under normal driving conditions. It’s also generally effective for driving on snow and ice because it sends power to the wheels that need it. If you drive mostly on paved roads, AWD can deliver good performance and peace of mind no matter the weather.

**Feel free to chat with us** if you have any questions about the pros and cons of each drive system. We’re here to help!

### What to Do When You Are in a Vehicle Accident? (Continued from pg. 1)

- License plate numbers of the other vehicle(s)
- Names and contact information of passengers or pedestrians involved in the accident
- Witnesses’ names and contact information

Also, take photos of your car and the other vehicles involved to document damage, and photograph any skid marks, potholes, weather conditions, and other evidence that can shed light on what happened.

#### 4. Write out your account of the event.

Prepare to share what occurred from your point of view while the incident is fresh in your memory. Provide as detailed and accurate an account as possible to help insurance adjusters verify you have a valid claim. Your detailed description of the incident in combination with an accident report can also be valuable if the accident leads to legal action by you or another party.

#### 5. Contact your auto insurance company.

No matter who is at fault, it’s important to contact your insurance company to notify them about the accident as soon as possible. Many policies require drivers to report incidents that result in damage to covered vehicles. Waiting too long to report a collision could jeopardize your coverage if you decide to file a claim.

Vehicle accidents are frightening and all too common. In addition to the suggestions above, consider consulting an attorney if anyone was injured, there’s a dispute over who is at fault, the police report doesn’t look accurate, or the insurance settlement seems unfair.

#### Sources:

<https://wewin.com/how-many-car-accidents-does-the-average-person-have-in-a-lifetime/#:~:text=The%20average%20driver%20in%20the,and%20susceptibility%20to%20injuries%2C%20respectively>  
<https://cluballiance.aaa.com/the-extra-mile/series/aaa-world/what-to-do-after-a-car-accident>  
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<https://www.dot.state.pa.us/public/PubsForms/Forms/AA-600.pdf>



### FALL DAD JOKES

- **How do you repair a broken jack-o’-lantern?**  
Use a pumpkin patch.
- **What did the pumpkin say the day before Thanksgiving?**  
I guess it’s time to say good-pie.
- **How can you tell when winter is here?**  
It’s after autumn leaves.
- **Why did the tiny pepper wear a sweater?**  
Because it was a little chili.
- **What kind of dog protects a pumpkin patch?**  
A gourd dog.
- **Why did the apple join a gym?**  
To work on its core.
- **What is a gourd farmer’s favorite sport?**  
Squash.
- **What’s the best kind of tree joke?**  
Acorny one.

From  
<https://www.whattoexpect.com/toddler/play-and-activities/fall-jokes-for-kids>

<https://www.rd.com/list/fall-jokes/>

### Ingredients:

- 1 to 1 1/2 pounds boneless skinless chicken breasts, chicken thighs, or a mix
- 1 (14.5-ounce) can diced tomatoes
- 1 cup low-sodium chicken broth, plus more as needed
- 2 teaspoons chili powder
- 2 teaspoons salt
- 1 teaspoon ground cumin
- 1 (15-ounce) can black beans, drained and rinsed
- 1 cup uncooked brown rice
- 1 cup frozen corn kernels
- Optional toppings: shredded cheese, chopped cilantro, sour cream, diced avocado, salsa, hot sauce, diced green onions, shredded lettuce

Recipe from Erin McComsey | Cook 8 hours | Serves 6 to 8

### Instructions:

1. Combine the chicken, diced tomatoes and their juices, chicken broth, chili powder, salt, and cumin in a 2 1/2- to 3 1/2-quart slow cooker. Make sure the chicken is covered with liquid, adding additional broth as needed. Cover and cook on the LOW setting for 3 to 4 hours.
2. Uncover and stir in the beans, rice, and corn. Cover and continue cooking on the LOW setting for 3 to 4 hours more. Check the rice periodically in the last hour of cooking, stirring once or twice to make sure the rice cooks evenly and adding more chicken broth if the mixture seems dry. Cooking is done when the rice is tender — if the rice is done but there is still liquid left in the slow cooker, uncover and cook on the HIGH setting to let the liquid evaporate.
3. Use 2 forks to shred the chicken into bite-sized pieces. You can do this either in the slow cooker itself and then mix it into the rice, or you can transfer the chicken to a clean cutting board if you prefer to keep it separate. Taste and stir in more salt or other seasonings as needed. Serve burrito bowls with a selection of toppings.

Source: <https://www.thekitchn.com>



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