



South Carolina Department of Insurance

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Media Release

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For immediate Release

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WreckCheck App Available To Help Drivers

With summer in full swing, many people will be traveling over the next several weeks for vacation with family and friends. Whether traveling to the mountains, beaches or grandmother's house, it is important be prepared for the trip. Many of us headed on vacation will travel by automobile as it is the most popular mode of leisure transportation.

There are several steps one should take to ensure safer automobile travel. It is always a good idea to review your automobile insurance policy, have your automobile checked to ensure that it is in safe driving condition and be sure to review what to do in the event of a traffic accident.

"Traffic accidents occur every day. It is important to be prepared in the event one happens to you. First and foremost, you want to ensure that everyone involved is safe and that emergency personnel are contacted for those that are injured," Ray Farmer, Director of the South Carolina Department of Insurance advised. "Even if the accident appears to be minor, it is important to document what happened and contact your insurance company to begin the claims process."

WreckCheck, a free mobile app for smart phone users, is available through the National Association of Insurance Commissioners (NAIC). WreckCheck takes you through a step by step process, directing you to capture photos and document and share only what is necessary to file an insurance claim. It helps you create your own accident report for your insurance company and allows you to e-mail it to your insurance agent.

According to a recent NAIC survey, consumers were unsure about auto accident best practices, such as when to call the police or what personal information to exchange with the other driver after an accident. Generally, consumers need only share their names and correct vehicle insurance information, which should include the phone numbers of insurance providers. Sharing unnecessary personal information may put consumers, their property and their safety at risk.

Helpful tips:

The South Carolina Department of Public Safety offers the following rules to remember if you are involved in a traffic accident:

- South Carolina law requires you to stop your vehicle if it has not already been stopped by the collision.
- It is important to remember that South Carolina laws allow you to move your vehicle out of traffic if you have a crash with no injuries until an officer can arrive at the scene as this facilitates the flow of traffic.

- Aid the injured.
- Protect the accident scene as much as possible. If you have flares, flashing lights or a flashlight, use any of these to warn others that there has been an accident. If there are no injuries, you are permitted to move the vehicles out of the roadway and onto the shoulder of the road.
- Notify the police, sheriff or nearest office of the Highway Patrol as soon as possible, regardless of who is at fault in the accident. Remain at the scene and send someone to notify law enforcement.
- Identify yourself to the other driver. Exchange your contact and insurance information to include the name of your company and policy number using your insurance card or proof that the vehicle is insured.
- The investigating officer will issue a form (insurance verification) to be completed by your liability insurance company verifying that insurance coverage was on the vehicle at the time of the accident.
- Submit to South Carolina Department of Motor Vehicles appropriate verification of liability insurance coverage at the time of the accident.
- Report the accident to your insurance company.

For more information and to download the WreckCheck app, please visit the following link, http://www.insureuonline.org/auto_page.htm. For questions concerning this media release, contact Ann Roberson at 803-737-6207.

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