

## Farmers Insurance Group® Wants Consumers to be Prepared This Winter, Know What to do if You Are in an Accident From Rain, Snow or Ice

LOS ANGELES, Dec. 22, 2010 /PRNewswire/ -- No one wants to think about being in an auto accident, but there were more than 6,500,000 auto accidents in the United States in 2009. That works out to an average of 17,800 per day.

(Logo: <http://photos.prnewswire.com/prnh/20080605/LATH062>)

During the past week, the record breaking heavy rains and wind in Southern California alone, caused more than 150 auto accidents a day, many with injuries. In the Midwest, record ice and snow caused hundreds of accidents and East it is the same due to heavy snow and ice.

But, even the safest drivers can be involved in an accident and the fact is that if it happens to you, you may be upset, frightened, and not thinking straight. Farmers Insurance is offering tips on what to do if you are involved in an accident.

The best defense is a good offense so before you hit the road, make sure you have adequate insurance coverage. Be sure to keep proof of insurance, along with the phone number of your agent or insurance company, in your car. And for driving in rain or snow and ice:

- Keep a good distance between your car and the car in front at all times in rain, snow or ice.
- Tailgating is out of the question in stormy weather. Remember, water can cause your car to hydroplane, making it twice as dangerous should you have to suddenly brake.
- If you feel your car hydroplaning (sliding in wet weather, or on ice), take your foot off the gas pedal and let your car naturally slow down. Do not try to steer it when sliding, just keep the wheel straight as the car slows down to a controllable speed.
- Keep in touch with the local authorities concerning any streets that are flooded or iced over. Avoid those streets if you can.
- Never try to cross a road that is flooded. You never know how deep or how fast the water is flowing. Once in, a swift water flow can turn and upend your vehicle in a matter of seconds.
- Always wear your seat belts and make sure your passengers are buckled in properly whenever you are driving.
- If you are involved in an accident, the first consideration is safety. Do not leave your vehicle on a highway, call police and wait for them.
- If it is safe to move around, check for injuries in your car and other drivers and passengers. Call 911.
- Write down the names, addresses, phone numbers and license numbers of everyone involved in the accident, including witnesses.
- Record details about the accident, such as the location; note any special circumstances such as bad weather conditions or low visibility. You may think you'll remember this information, but it's better to get the details down now while they're still fresh in your mind.
- Finally, notify your insurance company as soon as possible after the accident. They will give you instructions on how to file a claim and any further steps you should take to deal with the accident.
- Farmers has a service called HelpPoint that not only speeds up the claims process but also assists customers who have just been through a crisis. Clients call **1-800-HelpPoint (1-800-435-7764)**, for immediate assistance.

In the world of insurance, helping people is what Paul Quinn, Assistant Vice President of Claims Communications at Farmers is all about. Quinn has established a blog at [Farmers-Cares@FarmersInsurance.com](mailto:Farmers-Cares@FarmersInsurance.com) to provide tips to those who may need help navigating through the world of claims and insurance.

Farmers Insurance Group of Companies is the country's 3rd largest insurer of both personal lines passenger [automobile](#) and [homeowners insurance](#), and also provides a wide range of other insurance and financial services products. Farmers Insurance is proud to serve more than 10 million households with more than 20 million individual policies across all 50 states through the efforts of over 50,000 exclusive and independent agents and nearly 24,000 employees.

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