

# What-If — Accidents Happen

WE'LL WRAP UP OUR RECENT DISCUSSIONS OF what-if scenarios by talking about the one thing most riders don't like to consider or speak of: being involved in an accident. As much as this is a subject that always has a negative outcome in

some form, we must recognize the fact that there is a level of risk associated with the sport we enjoy, and, whether an accident is due to the fault of others or ourselves, the threat is always there. This awareness shouldn't bring on paranoia every time we swing our leg over our machine to head out for a ride, but more of an alertness and readiness to prepare for any possible conflict.

When it comes to the what-ifs of an accident, a key point is how we prepare ourselves in the event of one, because, depending on the type or outcome of the accident, there may not be much we can do when it happens. A few points to mull over include knowing what your insurance will or will not cover in an accident — this means both your vehicle and medical insurance (especially with medical insurance). This may require a conversation with your insurers. Also, think about having the information accessible for someone you know (spouse, family member, friend) to use in the event you can't do anything at the time of the incident.

A preparation tip I got from an EMT is to write down your emergency contact name and phone number, blood type, and medical alert information and secure it to your license or ID with tape or a paper clip. In the event you are in an accident and cannot communicate, emergency personnel will check your license/ID for your info. If the additional information is connected, it could save some valuable time.

So what if the worst happens and you're involved in an accident? I'll break things down into two basic categories. First is the accident where you are able to communicate and/or address the situation. Keep in mind that you will more than likely be dealing with an adrenaline rush, confusion, anger, and/or shock. Make sure you're not injured; if you aren't and if the accident involved another vehicle, check on

those individuals, too. Call 911 for emergency assistance, and, since almost everyone carries a cellphone with a camera, take a lot of pictures. Speaking of cellphones, place an ICE (in case of emergency) contact in your address book.

When emergency personnel arrive, consider a medical evaluation; you may be fooling yourself into thinking that you're all right. Make sure there's an accident report generated, no matter how small the accident may be. It could be extremely helpful when dealing with an insurance company. To the best of your ability, explain what happened to the recording officer. Follow this up with writing down everything at your earliest opportunity, while it's still fresh, and keep it on file.

Once things at the accident site have been addressed, make sure to follow up with anyone you need to contact, such as the insurance company, towing service, and law enforcement. Staying on top of the information can be a major asset; don't trust that other people will address things properly.

What about an accident where the outcome is worse, one when you aren't able to communicate or do anything at the scene? Having a person follow up and gather all the information needed or contact the proper agencies is without a doubt vital for you. If you're involved in a serious accident, you can easily count on medical costs, more than likely legal costs, and more. The last thing anyone wants to deal with if severely injured is fighting about money. Granted, the most serious accidents that involve injury or damage may leave you not being able to do anything, but any little step

you can take to assist yourself while you're out of commission could have a positive payback.

Accidents suck. No one likes to think of them or be involved in one. No matter what, there is usually something we can do to help ourselves, whether it's at the scene or in preparation, but there may be times when the outcome is not favorable. If we keep the risk associated with accidents in mind, remain educated, practice to become better riders, and use that uncommonly used common sense we discussed at the beginning of the what-if series, we may have a better chance of avoiding or getting through these bad scenarios. It's no guarantee, but it's a start in the right direction. Ride safe, ride smart, and be careful out there! **AIM**



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