

CHAPTER SIX

Accidents and Emergency Situations

Among all collisions in Indiana, failure to yield the right of way is the most common factor. Accidents are caused by either 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 and passengers can be injured at anytime or anyplace. That's why these occurrences are called accidents. They are an unexpected and unfortunate situation in which one is rarely prepared. Knowing what to do after an accident can make the experience a less frightening one and decrease the chance of unnecessary complications.

Indiana Law Regarding the Duties of Drivers of Motor Vehicles Involved in an Accident

- Sec. 1.1. (a)** The operator of a motor vehicle involved in an accident shall do the following:
- (1)** Immediately stop the operator's motor vehicle:
 - (A)** At the scene of the accident; or
 - (B)** As close to the accident as possible in a manner that does not obstruct traffic more than is necessary
 - (2)** Remain at the scene of the accident until the operator does the following:
 - (A)** Give the motor vehicle operator's name and address and the registration number to any person involved in the accident
 - (B)** Exhibits the operator's driver's license to any person involved in the accident or occupant of or any person attending to any vehicle involved in the accident

- (3)** If the accident results in the injury or death of another person, the operator shall, in addition to the requirements of subdivisions (1) and (2):
- (A)** Provide reasonable assistance to each person injured in or entrapped by the accident, as directed by a law enforcement officer, medical personnel, or a 911 telephone operator; and
 - (B)** As soon as possible after the accident, immediately give notice of the accident, or ensure that another person gives notice of the accident, by the quickest means of communication to one of the following:
 - (i)** The local police department, if the accident occurs within a municipality.
 - (ii)** The office of the county sheriff or the nearest state police post, if the accident occurs outside a municipality.
 - (iii)** A 911 telephone operator.
- (4)** If the accident involves a collision with an unattended vehicle or damage to property other than a vehicle, the operator shall, in addition to the requirements of subdivisions (1) and (2):
- (A)** Take reasonable steps to locate and notify the owner or person in charge of the damaged vehicle or property of the damage; and
 - (B)** If after reasonable inquiry the operator cannot find the owner or person in charge of the damaged vehicle or property, the operator must contact a law enforcement officer or agency and provide the information required by this section.

An operator of a motor vehicle who knowingly or intentionally fails to comply with the above requirements commits leaving the scene of an accident. This offense carries various misdemeanor and felony penalty levels based on the circumstances of the accident.

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, Insurance Requirements and Suspensions.

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 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:

- Survive the crash. Use the passenger safety or restraint systems such as seat belts whenever you are driving.
- Remove your seat belt
- Open a window. Automatic windows will open unless the impact is so severe that it damages the electrical system.
- Organize passengers in the front seat. Get children out of rear seatbelts 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, which is usually the path the vehicle took to the water.
- 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. Many times the water will be shallow enough to keep the roof above water, or just below the surface, allowing you to stand on it indefinitely.
- Never re-enter the vehicle to gather possessions. This will only place you back in harm's way.

Impaired Driving

The likelihood of an accident increases if a driver is under the influence of alcohol or drugs. Avoid driving under the influence of alcohol or drugs, including prescription medications or over-the-counter medication that can cause drowsiness and other side effects.

Consult the label on any medication or discuss its side effects with a doctor 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

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, your chances of having a vehicle stolen may be reduced:

- Remove your keys
- Always lock your vehicle's doors
- Do not hide a second set of keys in or around the vehicle
- Park with your front wheels turned sharply to the right and apply the emergency brake
- Never leave your vehicle unattended with the engine running
- Consider installing an anti-theft device
- Park in a well-lit, well-patrolled area 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 expediently 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 dig in 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 tightened forehead or 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