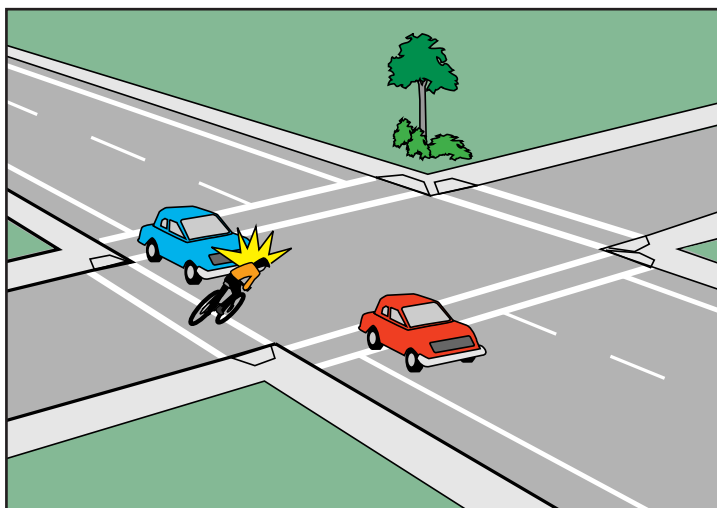


CRASH INFORMATION



CRASH TYPES

The type of motor vehicle/bicycle crashes involving adult bicyclists are different from those involving child bicyclists. You can prevent your involvement in most traffic crashes if you know how to anticipate and avoid hazardous situations. Most bicycle crashes do not involve motor vehicles, but are a result of excessive speed, surface condition, mechanical failure, loss of control, or a collision with a pedestrian.

Most common motor vehicle/bicycle crashes involving children:

1. Cyclist rides on wrong side of road against oncoming traffic
2. Cyclist turns or swerves left without looking, hit from the rear by passing vehicle
3. Cyclist rides out from residential driveway or off sidewalk or curb into traffic
4. Cyclist does not stop at stop sign or signal

Most common motor vehicle/bicycle crashes involving adults:

1. Motorist turns left into oncoming bicyclist heading straight in opposite direction
2. Motorist turns right into bicyclist heading straight in the same direction
3. Motorist drives out from driveway or through stop sign

We hope it never happens to you, but getting hit by a car is an unfortunate possibility for cyclists. Accident statistics only show the tip of the iceberg, as many minor crashes go unreported. Too often, victims fail to get critical information, either because they are so relieved to be alive or so befogged they simply want to be left alone.

Consider clipping the checklist below and tucking it in your tool kit or bike bag. The instructions apply to both cyclists and pedestrians in Colorado. When your brain stops working after you're hit, pull out the checklist and follow the instructions.



Being struck by a car produces a massive adrenaline rush that can mask serious injuries immediately after the crash. You may think you're okay, only to discover later you have broken ribs or need stitches. Injuries to knees and backs may only become apparent after hours have passed. Do not hesitate to call an ambulance or visit the emergency room. In most cases, the car owner's insurance will pay.

Colorado operates under a system called 'no-fault' insurance, meaning that no matter who is at fault in a car/bicycle crash, the car owner's insurance pays for medical bills, lost income, and certain other expenses. If the car that hit you is uninsured, your own car insurance covers the costs. If the crash occurred while you were on the job, you must file a claim for Worker's Compensation through your employer.

WHAT TO DO WHEN A CRASH OCCURS

Notify the appropriate law enforcement agency. A written accident report of the crash must be submitted by the law enforcement agency to the Department of Revenue under the following circumstances:

- A crash involving a bicycle only, if the crash involves serious bodily injury, death or if more than \$1,000 of total property damage occurs.
- A crash involving both a bicycle and a motor vehicle in which there is serious bodily injury, death or total property damage in excess of \$1,000. Also, a written report must be filed if the motor vehicle driver fails to show proof of insurance or if any of the parties involved requests that a report be filed.

Get as much information as possible:

Get the driver's name, address, phone number, driver's license number, license plate number, and name of insurance company. When possible, get names, addresses, and phone numbers of witnesses.

AT THE SCENE

- 1) Call (or ask someone to call) 911 and ask for the police.
Do not hesitate to ask for an ambulance if you are hurt.
- 2) Ask the motorist to stay at the scene until the police arrive.
If the driver leaves, he/she is guilty of hit and run, which is a serious crime.
- 3) Get names and phone numbers from the witnesses - the more the better. A business card is great. If someone seems friendly, ask for their help.
- 4) Get the names, phone number, address, and driver's license number of the motorist.
- 5) Get the name of the car owner's insurance company and the policy number. If the driver doesn't own the car, make sure you get insurance information on the vehicle AND the driver.
- 6) If the motorist refuses to stay or provide ID, get the license plate number and be prepared to describe the driver.

WHEN THE POLICE ARRIVE

- 1) Request that the police take an accident report. A report is required if the crash involves serious bodily injury, death, or if more than \$1,000 of total property damage occurs. Below that amount, a report is optional under the law, but you should insist that one be completed. Sometimes, the officer will give you the form to fill out and mail in.
- 2) Get the reporting officer's name, badge number, and department or agency.
- 3) If you are hurt, go in an ambulance to a hospital or at least see a doctor to rule out serious injury.



AFTER THE CRASH

- 1) If the officer at the scene gave you a blank accident report, fill it out and return it as indicated within ten days. If you do not have the form, you can fill out a 'counter report' at the local police station. This is the primary mechanism for insuring that the crash appears in public records.
- 2) Request a copy of the accident report. The procedure varies depending on which agency responded to your crash. Usually, the officer will give you a business card. Call their office and ask how to get a copy. Or call the Department of Motor Vehicles at 303-205-5613 for the proper form.
- 3) Notify the car's insurance company. Call the company and request a Personal Injury Protection (PIP) application. If the driver is uninsured, call your own car insurance company.
- 4) If the car is insured, submit your medical bills directly to the car insurance company, rather than to your health insurance company. If you're at the hospital, give them the insurance information for the car that hit you. This avoids a complex series of cross-billings.
- 5) Get an estimate of the value to repair or replace your bike, helmet, glasses, clothing, watch, gloves. etc. If your helmet hit the ground, replace it, even if it seems intact. Give the estimate to the adjuster.
- 6) Photograph your wounds/injuries if appropriate. Use a decent camera in good light.
- 7) Call a personal injury lawyer to find out about insurance benefits which can include medical and rehabilitation costs, lost income, and other expenses. Do this even if the crash is your fault.

HARASSMENT AND RECKLESS ENDANGERMENT OF A BICYCLIST

Harassment is a misdemeanor offense and may include threats, taunting, or intimidation. Reckless endangerment is also a misdemeanor offense and involves conduct which places another person at risk of personal injury. In both situations, the police should be notified and given information such as vehicle and driver description along with location, date, time, and witnesses.

Response to harassment should be conservative and polite to prevent aggravating the situation. The mono-digital gesture is never wise.