

'Tis the Season for Parking Lot Accidents

State Farm Offers Tips for Driving and Parking this Holiday Shopping Season

You've just turned off a traffic-congested street and into the relative calm of a parking lot. Time to relax, right? Not really. During the holidays, parking lots at malls and supermarkets are packed, increasing the possibility of a fender bender. About 20 percent of all vehicle accidents happen in parking lots, according to the Insurance Institute for Highway Safety. Though these low-speed collisions are rarely serious, they can be costly, time consuming, and aggravating.

State Farm® wants to remind you that if you hit, scrape or otherwise damage a parked car—or if you're the victim of such an accident—don't panic. Here are some steps you can take:

Buy Time to React: Parking lots are filled with obstacles and hazards, but often the biggest danger is other drivers. The best way to deal with these drivers is simple: Slow down. This buys you time to react and avoid a collision.

Expect Pedestrians: Parking lots are full of people coming from and going to their cars. Though pedestrians may not be looking out for you, it's still your responsibility to look out for them.

Distance Yourself: Door dings and scratches are aggravating and hard to avoid. One way to reduce the risk of door damage is to park away from other vehicles.

IF YOU'RE THE DRIVER

Own up: Don't drive away—if another customer or a surveillance camera spots you, you could be punished for a hit-and-run.

Track down the other car's owner: Head into the store and speak to someone at the customer service desk. Describe the car to the employee, and have him or her announce it over the store's loudspeaker.

Leave a note: If you're unable to find the other driver, jot down basic information—your name, phone number and a brief explanation of the accident—and place it in a secure spot on the car. Write down the license plate number and take a photo of the damage if you have a camera with you.

Call the police: Depending on how extensive the damage is, you may want to involve the police. They'll document the accident and they can help you find the other car's owner.

IF YOU'RE THE VICTIM

Contact your State Farm agent: Let him or her know what happened as soon as possible. Your agent will help you determine the next steps.

Take notes and record evidence: If the other driver is still around, jot down his or her name, address, phone number, driver's license number and insurance company. Take pictures of the damage with your phone or a camera, if you have one on hand.

Remember that accidents will happen but it's never too early to study up on safety, whether you're planning a trip or holiday shopping. Driving slowly and being aware of your surroundings while in a parking lot are two of the biggest steps to keeping your holiday shopping experience safe and enjoyable.

About State Farm

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