



What to do after a vehicle accident

As anyone who has ever been in a vehicle accident will tell you, it is a shocking and stressful experience especially if you have been injured, or have injured someone else and it's not always easy to think clearly. That's why we've put together this guide that you can print out and keep it in your car's glove compartment. This way, if you are involved in an accident, you will know what steps to follow to ensure the best possible outcome.

- **Stop your car immediately** – if you think there may be injuries, or damage to other vehicles or property, stop straight away. It is an offence not to stop.
- **Make sure the scene is safe** – switch your car off and turn on your hazard lights to alert oncoming traffic about the accident.
- **Stay calm** – try to remain calm and not panic while you wait for help to arrive.
- **Don't accept liability** – Be careful not to take the blame for any incident until you have spoken to your insurer. Instead of saying 'Sorry, this was my fault' – first speak to your insurance partner, submit the relevant documentation and let them investigate the incident.
- **Call the police** – if someone is injured, the collision has caused a dangerous situation, or someone leaves the scene without exchanging details, call the police immediately. If the accident was minor and there were no injuries, but you have damage to your vehicle, it must be reported to the police within 24 hours. **You will not be able to claim from your insurer unless you have a police case number.**
- **Exchange information** – by law, all parties involved in an accident must exchange details. Ask the other driver for their name, ID number, address, telephone numbers, and their insurance details. You must also provide this information to them. In addition, record any other details you think may be relevant e.g. if you think the driver of the other vehicle was using a mobile phone, or appeared to have been drinking, etc.

Make note of the details – always make sure you have a pen and paper in your glove compartment so that you can write down the details of the accident, including:

- Date, time and place the accident occurred

- The other vehicles' make, model and colour, registration number/s
- Details of the owner of the other motor vehicle, if not the driver – i.e. name, address and telephone numbers (home/work/cell).
- Name, address and telephone numbers (home/work/cell) of any witnesses.
- Name of police or traffic officer, if present, and their police station.
- Name/telephone number of the towing operator.

If you can, make a sketch of the scene, or, if your mobile phone has a camera, take pictures of the road layout, the position of the vehicles, skid marks, collision points and the damage caused.

- **Notify your insurance company** – you must notify your insurance company immediately of any accident you have been involved in, regardless of whether or not a claim is to be made or whose fault it was. Give them all the details, notes, photographs etc.

Other important information

If a third party is involved and/or passengers are injured:

Third Party insurance covers you against claims made by others against you. For example, if it is proven that you were the cause of an accident involving another vehicle (third party) your Third Party insurance will cover any costs you may be liable for. These include costs relating to death, injury and damage, as well as any legal costs that could be claimed from you.

- NB. As mentioned above, it is important that you not accept any liability until you have reported the incident to your insurance.

Know your rights!

If you are unlucky enough to be involved in an accident you can expect a host of tow trucks to arrive, all clamouring to be the one to tow your vehicle away! Worse still, you could find a police officer advising or insisting that you choose a particular tow operator to clear the accident scene. Here's what you should know:

- **No towing operator or police officer has the right to force you to make use of a specific towing operator.**
- **Should a police officer attempt to force you to make use of a particular towing operator, a charge can be laid against the officer at the nearest police station. In this case, make sure you take note of the officer's details.**
- **The responsibility for moving any obstruction to traffic rests with the police department, not the towing operator.**

