

## **What to do in the event of an accident**

It's not something anyone likes to think about, but unfortunately road accidents can happen. Easy as it is to overlook things in the heat of the moment, it's important to be prepared if the worst happens.

### **1) Remember to stop**

It's a legal requirement for drivers involved in a car accident to stop as soon as it's safe to do so, no matter how minor you think the accident is. Make sure your car's engine is switched off and turn your hazard lights on to alert oncoming traffic about the accident. In the event of a collision where no other people are involved, for example if you have hit a parked car, you should leave your details on the windscreen of the vehicle.

### **2) Keep calm and stay safe**

Try not to panic. Get out of the car safely by using the passenger door to avoid traffic if necessary, and stand a safe distance away from the roadside.

### **3) Call for help**

The safety of everyone involved in the accident is always the first priority. If anyone has been injured, call the emergency services immediately on 999. You will need to provide the location and as much information as you can about injuries. It is recommended not to move anyone injured unless they are in immediate danger. The police must be called if the collision has caused injuries, a hazardous situation, damage to public property, or if someone involved in the accident leaves the scene without exchanging details. Ensure that vehicles are not moved until the police arrive.

### **4) Don't take the blame**

Avoid taking responsibility for the accident and discussing any settlement until you know precisely what happened, even if you think it was your fault. Let your insurance provider handle it, otherwise it could count against you if you were to change your mind at a later date.

### **5) Take down the details**

Once everyone involved is safe or is being looked after, collect and exchange the following details about the accident to help with your insurance claim:

- Date, time and location of the accident.
- Name, address and telephone number of all passengers involved and the vehicle they were in.
- Make, model, colour and registration number of all vehicles involved.
- Insurance details of all drivers involved, if they have them.
- Details of any injuries suffered by anybody involved in the accident.
- Details of any damage to vehicles involved in the accident.
- Details of witnesses or police officers at the scene.
- A description of the weather conditions or anything unusual you notice about the road quality, lighting or the other driver(s) e.g. intoxication.

All drivers involved must exchange details by law.

### **6) Take photos if you can**

Most modern mobile phones have a camera and will take good enough photos to help you remember important details and for use as evidence. Safely photograph positions of the vehicles involved, road layout, any skid marks and any damage.

### **7) Tell your insurance company**

You must notify your insurance company immediately of any collision you are involved in, regardless of whether or not you need to make a claim. You will need to provide them with all the details and photographs you collect.

### **8) Take a moment to gather your thoughts**

Don't rush off before taking a moment to make sure you have all the details you need and to ensure you are not still in shock or too stressed to drive.

To make a claim, call our Claims Helpline on: **0344 705 8183** - Open 24 hours, 365 days a year.