

# PRESTIGE

UNDERWRITING

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CUSTOMER GUIDANCE

# MOTOR ACCIDENT

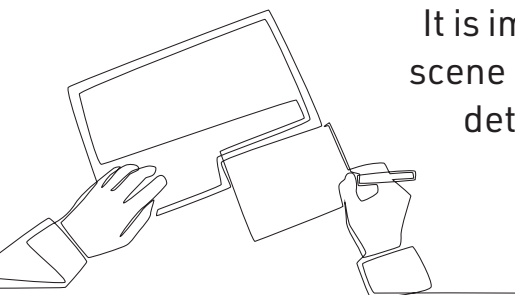
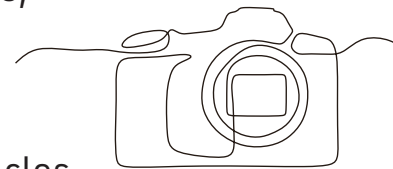


## WHAT TO DO IN THE EVENT OF AN ACCIDENT



Remember you are legally obliged to stop your vehicle as soon as is safe to do so when involved in an accident.

- **Stop the car** as soon as possible, **turn off the engine** and **switch the hazard lights on**.
- **Check for any injuries** to yourself or your passengers. If anyone is hurt or if the road is blocked, call the police and an ambulance immediately.
- **Try to remain calm** – its normal to be shaken after an accident but take deep breaths.
- Do not admit to fault or make promises regarding payment or settlement. **Record date, time and location of accident**.
- If there is a third party involved, **exchange details with them** name, contact details, vehicle make, model, colour and registration and where possible a photo of their driving licence.
- **Take photos of vehicles and the scene**, document damage to vehicles and positions of the vehicles. Document the weather, traffic and driving conditions at time of the accident.
- **Take down details of any other passengers and witnesses to the accident**, including any injuries and contact details of witnesses.
- If no other party is involved and damage is caused to a private property or a parked car, **leave a detailed note and how you can be contacted**.
- **Contact your insurance company as soon as possible** – ideally at the time of the accident. At the very outset, they will require the following details - your policy number or post code and/or car registration number; registration number of the cars involved; The third party's name, address and phone number and insurance details if you have them.



It is important to gather as much information as you can about the scene of the accident as this is used by the insurance companies to determine fault and liability. If you wish to proceed with a claim your insurance company will contact the third party and all other individuals involved to assess fault and liability and resolve all claims.