



What to do after a Road Traffic Accident

The thought of being in a car accident is something nobody relishes. In addition to the worry of any injuries that might be sustained, there's also the headache of having to prove who was at fault and make necessary calls to your insurance provider. To help reduce the stress that comes with being involved in a car accident, it's useful to have a clear idea of exactly what steps you should take immediately afterwards.

What to do after a Car Accident:

1. **Stop** – it doesn't matter if you think the accident is too minor to warrant stopping – any sort of collision with another vehicle on the road means you're required to stop and exchange insurance information with the other party. Failure to do so is a serious offence under the Road Traffic Act.
2. **Call the necessary emergency services** – If anyone is injured then you should call an ambulance immediately. If there are any cars blocking the road or if there is a potentially violent situation that might arise then you should also call the police.
3. **Exchange information with other drivers involved** – Once you're sure that no one is seriously injured then you should exchange information with the other driver(s) involved. This includes name, address, telephone number and insurance information. You are also legally required to report a car accident to the police within 24 hours after it's happened.

Additional Information to Collect

Your first priority after a car accident should be to ensure that anyone who's injured gets help immediately. Car accidents often don't result in any serious injury and in many cases the first thought of those involved is – who's to blame? Proving who is to blame for a crash can be very tricky, especially if there are no forthcoming witnesses. This is why it's recommended that you take the following steps –

- **Record the time and date of the accident** – It is important to make sure you have the correct time and date of the accident to provide you insurers.
- **Take pictures of the accident** – Photographic evidence of the scene of the accident is some of the best proof you can have when it comes to proving that you are not at fault.
- **Make a note of the weather conditions** – It can often be the case that low sunlight has a role to play in accidents so you should make a note of the weather conditions as well as the condition of the road.
- **Take down the information of any witnesses** – Not everyone who witnesses an accident will want to give you their information. However you should ask anyone at the scene if they are prepared to be a witness and take down their personal information including their full name, address and telephone number.
- **Make a note of the details of the vehicle involved** – This includes the registration numbers as well as the colour, make and model.

By following the above steps on what to do after a car accident, you can make things go much more smoothly when you contact your insurance provider and potentially save yourself a lot of headaches, especially if the other party doesn't want to accept any responsibility. If you have suffered an injury as a result of a car accident that wasn't your fault, get in touch with ACR today.



Road Traffic Accident Claims Process

In order to process an injury claim following a road traffic accident you, first of all, need to be over 18. If you are under 18 then you will need to have someone who is over 18 to act on your behalf – usually this is a family member or friend. You will need to supply full details of the car accident – how it happened, where it happened etc... – As well as the details of the third party involved (the person who was liable for the accident). Don't worry if you don't know the third party's details as claims can sometimes be made through the Motor Insurers Bureau (MIB), who pay compensation in cases where the negligent party cannot be traced.