

WHAT TO DO if you have an accident

Around 30% of road incidents involve people driving for work

OCCUPATIONAL ROAD SAFETY ALLIANCE

With increasingly congested roads, rising numbers of road users and busy work schedules, the risk of having an accident in a company vehicle is growing. Luckily, most of us will never be involved in a road traffic accident. However, if you are, there are a number of steps you can take to achieve the safest and quickest outcome.



1. Stop in a safe place

Failing to stop after a car accident is an offence under the Road Traffic Act, regardless of how minor you think it was. Turn your engine off and turn your hazard lights on to alert other road users to your presence.



6. Notify your accident management provider immediately

Their role is to manage the incident whilst minimising the cost. The sooner they have the details of the incident, the quicker it can be resolved.



2. Call the Police

If anyone has been injured in the accident, you should call the Police and, if necessary, an ambulance, as soon as possible.



7. Follow instructions as to the next steps

Your accident management or insurance company will want to assess the condition of your vehicle from your description. They will advise you on the recovery of un-driveable vehicles, and provide guidance regarding temporary replacements.



3. Giving details after a car accident

You should give your name and address to anyone involved in the accident. Even if you hit a parked car and no-one else was involved, leave your details on the windscreen. You should also initially avoid accepting blame for the accident as it could count against you later on. To avoid a possible fine or penalty points, report the accident to the Police within 24 hours.



8. All repairs should be carried out at an approved repairer

Your accident management provider, or insurer, should issue a damage estimate, authorise repairs and keep everyone updated regarding the estimated repair completion date.



4. Gather details of all witnesses

Collect all details from any other drivers, passengers and witnesses. Ask the other drivers for their car insurance details and if someone leaves the scene of the accident without giving their details, call 101 immediately. **Take down the registration number of every vehicle involved.** This is critical to enable fault chasing to a third party insurer and recover any costs.



9. Uninsured loss recovery

If the incident was not your fault, your accident management provider should pursue the third party to receive reimbursement for any costs incurred, and help you obtain compensation for any losses you may have sustained.



5. Take photographs

Photos or drawings at the scene of the accident can be useful in the event of a claim, as they can help show what happened and where. Always take care and stay safe!



10. Don't blame yourself

Try not to blame yourself for what happened, as accidents do happen. Learn from it and move forward, and don't be too hard on yourself.