

Accidents and towing guide

HAD AN ACCIDENT?

Here's what to do



KEEP THIS IN YOUR CAR (WITH A PEN)

FIRST THINGS FIRST:



1.

Stop. If you leave the accident scene without stopping, you could be prosecuted.

- Turn on HAZARD lights



2.

Make sure everyone is SAFE.

Do **NOT** move the injured, unless it is dangerous to leave them where they are.

- Call the POLICE immediately if
 - Anyone is seriously injured
 - Or you suspect the other driver is under the influence of alcohol



3.

If the vehicle is driveable, and the accident was minor, like a bumper bashing.

- Take photos of the accident scene, including photos of the other vehicles and their registration numbers (if possible)
- Move the vehicle out of the traffic only if nobody was injured and you are sure the other driver is sober



4.

If the vehicle is NOT driveable:

- Keep the HAZARD lights on
- Display TRIANGLES to warn other traffic
- Take photos of the accident scene, including photos of other vehicles and their registration numbers (if possible)
- Call the roadside assistance provider or your broker



5.

Obtain and record particulars of other parties. You will need details such as:

- Where and when the accident happened
- The driver/s of the other vehicle/s
- The vehicles involved

Do NOT enter into any discussions about payment or responsibility for the accident, whatever the circumstances.



6.

File an accident report at your nearest police station:

- Within the first working day after the accident
- Within 24 hours if anyone was injured

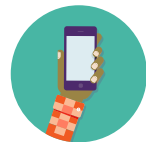
You still have to report the accident, even if the other party said they will report it.

Note: Even if there are no injuries, nor major damage to vehicles, ANY incident that involves public property must be reported to the police (traffic signs, railroad signs, parking meters, etc.)

IMPORTANT NUMBERS



POLICE: 10111



Do you know who to call?

Have you saved your roadside assistance's number on your phone?

Note: your insurer will only pay the full towing cost if you use their authorised roadside assistance provider. If you are unsure, call your broker to check first.

For useful insurance tips follow #InsuranceTips

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TO PROCESS YOUR CLAIM SUCCESSFULLY,
you'll need to follow all these steps.



HOW THE CLAIM PROCESS WORKS



STEP 1.

Notify your broker of the incident ASAP. (You usually have a limited time to do this.)



STEP 2.

Your broker will evaluate and process your claim, using all the information you provided in Step 1.

If the other driver is insured and they caused the incident, you have the option to lodge a claim:

- 1 With your insurer OR
- 2 With the other driver's insurer.



Even if you decide to claim against the other driver's insurance, you must still notify your broker of the accident.



STEP 3.

Once your claim has been registered with your broker, you will be kept up to date at every key point in the process.



If you are insured against the risk and the other driver is found to be the more negligent party, your broker will make every effort to recover damages from them (including your excess). This is usually more successful if the other party is insured.

** Excess is the uninsured portion of a claim payable by a policyholder, regardless of who is responsible for the incident*

Staple your broker's business card here, or complete the below:

Broker name: _____

Contact no: _____

Roadside assistance no: _____



Complete the Accident Scene form at the incident – consisting of the following steps:

1. Complete **ALL** the details on the form.
2. Take clear photographs of the incident.
3. Call roadside assistance services if your vehicle is not driveable.
4. File an accident report with the police within 24 hours.
5. Note any other relevant information (e.g. if an ambulance was present, etc.)

Keep this fold-up guide in your vehicle cubbyhole with a copy of the accident scene form. Once used, you can download a new form here:

www.hollard.co.za/brokers/news/tips/insurancetips-tip-8-what-to-do-if-you-had-an-accident

For useful insurance tips follow #InsuranceTips