

# What to do after a car accident occurs ?

## At the scene of the accident

- Make emergency call if there is a person injured.
- Stay away from danger and make visible sign to divert traffic away from the scene.
- Best to cooperate with the Police and the rescue in order to treat and transport the injured without delay.
- When circumstances permit move the car to a safe and unobstructed place so as to resume normal traffic.
- Keep calm and do not rush to admit or conclude liability for the accident. Since you are insured you should leave the claims handling to the professionals of your insurance company.

## Obtaining useful information

Obtaining useful information could speed up claims handling.

- Car registration number, make and model of other car involved.
- Owner, driver details (name, ID no., contact no., name card) of the car involved.
- Insurance company name and policy number of the car involved.
- A sketch showing how the accident occurred and position of the car involved.
- Take photos or video if possible, they are useful evidences to help investigations.

## Reporting the accident

- After a car accident it is highly recommended to make report to the Police, no matter it is just own damage, a car theft case, or involving injury or property damage to the third party. Police report is important reference for future investigation and for an insurance claim.
- If you want to make a complaint against the owner or driver of car involved please observe the statutory timeline.
- Report the accident to your insurance company as soon as practicable. Insurance policy always requires accident be reported without delay or the insured's rights under the policy would be affected.

## Repairing the car

- Send your car to a trustworthy repair workshop. Some insurance policies have specially appointed garage that you will also need to follow if you wish to claim under the relevant policy.
- Send the repair quotation to your insurance company if you have comprehensive cover. The insurance company's claims officer shall review the repair quotation and arrange repair.
- If you do not have any comprehensive cover please review the quotation yourself to see whether the repair cost is reasonable and acceptable. You may also arrange a loss adjuster to examine the repair cost. Loss adjuster report is useful if you wish to make recovery against other liable parties.

## Following Up

- Please forward all future correspondences from the Police or other parties to your insurance company so that their professional claims handlers can take care of the claim on your behalf.