

After an Accident

Practical skills

What the law requires, and what to record.

Educational reference. Legal duties vary; this reflects common requirements.

1

Stop and make it safe

Hazards on, engine off. Stopping is a legal duty in most countries.

2

Check for injuries

Call emergency services if anyone is hurt or the road is blocked.

3

Exchange details

Name, address, registration, insurer. Required by law in most

4

Photograph everything

All vehicles, positions, damage, road layout, signs, conditions.

5

Note witnesses

Names and numbers, before they leave.

6

Report it

To your insurer even if you do not claim; and to police where

DO NOT

Admit fault at the scene

Agree to settle privately before assessing damage

Move vehicles before photographing, unless unsafe

Educational reference. Not reporting to your insurer can invalidate cover even when you intend to pay for repairs yourself.