

What to do if you have a traffic accident

It's an unfortunate fact of life that accidents happen on the road, and happen too frequently. No matter how good a driver you are, you can't guarantee that you won't be involved in a traffic accident at some point. You may not even be driving. However, it is possible to familiarise yourself with steps you can take to make the best out of a bad situation. So here are some pointers on how to handle the situation if you find yourself involved in a crash.

1. In all situations...

Keep calm

First and foremost, stay as calm as you can and try not to panic or lose your temper. This is, of course, easier said than done, and none of us really know exactly how cool we are under pressure until it actually happens. Even still, it will only exacerbate the situation if you don't remain level headed. If there are other people involved, they are likely to be as shaken up as you are; but if you retain your composure, this will have a calming effect on them too.

Check the scene is safe

Turn off the engine and put on your hazard lights. Warn any oncoming traffic about the accident where practical to do so. And don't put yourself in any further danger.

2. If you think someone is injured or there's damage to vehicles or property...

Stay where you are

If you leave the scene of a crash you're involved in before fulfilling certain obligations, then you're committing an offence.

Should you call the police?

If someone is injured, or the situation has created a hazard for other people or traffic, then you should call the police (traditionally 999, but more likely 112 from a mobile) straight away. Equally, you should call if another party involved has left the scene without exchanging details. If you're in doubt as to whether you should call, then it's best to do so - then they can make the judgement as to whether the scene needs their attention.

Exchange details

Those involved in the accident should exchange details. It is a legal requirement to get certain details (and the requirement is stricter in the case of accidents involving personal injury), but gathering as many pertinent details as possible is likely to prove helpful in the event of a claim. Get others to give you their name, address, contact details, and any insurance details if they have them to hand. If they don't, at very least get the name of their insurers. Also take a note of the make, model, colour and registration of all the vehicles involved. If one of the drivers involved doesn't own the vehicle they're driving (for example if it's a company car, or it belongs to a relative) then get the name and the address of the owner if you can.

Make further notes

Try to document the scene as far as is practical. This will be far more reliable when it comes to an insurance claim than relying on memory at a later date. Attempt to get as many as possible of the following (where applicable):

* Names, addresses and vehicle registrations of any witnesses.

* Photos of the scene. These may prove very helpful when it comes to claim. A large percentage of people have cameras in their phones nowadays, so - if you do - put it to good use.

* If you can't take photos, make a quick sketch. Include any relevant details, such as street names, the position of the people and/or vehicles involved, and points of collision. To this end, it's an idea to always keep paper and pen somewhere in your vehicle.

* If you've observed any other things which you think may have been a factor in the incident, make a note of them too. For example, if the weather may have played a part, or if another motorist was on the phone or otherwise distracted.

3. In accidents involving serious injury...

Do you tend to the injured?

It's a good idea to know some basic first aid at all times anyway, as you never know what life might throw at you. If you find yourself in a road-traffic accident involving an injured party - as with all first aid - it's imperative to assess the situation for danger before doing anything else. If you are going to put yourself at risk by tending to the injured, then don't. Ensure the police have been called.

If you're satisfied that you're not putting yourself in danger too, then check the injured for response. This could be something as simple as asking them if they're ok. If they are responding normally, talk to them calmly and reassure them until the emergency services arrive.

If they are unconscious, then you should check that their Airway is clear, that they are Breathing, and then check their Circulation. To find out how to do this, and what to do if you discover any problems, read the Life Saving Procedures page on the St John Ambulance website. This information could well prove invaluable.

4. In accidents involving animals...

Should you call the police?

It counts as a road-traffic accident if you hit certain types of animals, causing them to be injured or killed. The animals included are basically animals involved in farming, including dogs. Such incidents should be reported to the police. If you hit a cat or a wild animal, you do not have to report it to the police (unless it constitutes a hazard). However, if the animal is injured or suffering, it's best to act according to your conscience.

5. Afterwards, in all situations...

Tell your insurance provider

Even if the accident wasn't your fault, or no insurance claims are going to arise from it, you must notify your insurance provider nevertheless. It will be a condition of your insurance policy to do so, and within a reasonable time after the accident. If you don't, your provider has grounds to refuse you cover in future.

About the Author

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