



# Accidents in the UK

- You should always stop at the scene if you think the accident has caused injuries or damage to vehicles.
- Call 999 if it's an emergency (or 112 if not) and if anyone is injured or the accident is causing a hazard.
- Make sure all engines are turned off, ensure all hazard lights are on and alert any approaching traffic.
- Stay calm. This is not the time or the place to admit blame.
- Get all the details from all the parties, including driver's names, addresses and license details, insurance company name and policy number. Vehicle details including make, model and registration number.
- Please ensure you take details of any witnesses, including name, address and telephone number.
- If you have a camera or your mobile phone with you, try to take a photograph of the scene and the vehicles, preferably before they are moved. If vehicles have been moved to allow for the safe flow of traffic or to aid an injured person, take a photograph of the road layout.
- Make a note of any attending police officer's name, number and location.
- Immediately after the accident and whilst matters are fresh in your own mind, make a brief note of your own description of events and a sketch plan of the scene.
- Notify your insurance company. You need to do this whether or not a claim is being made and irrespective as to whose fault it is. You have a duty to notify your insurance company of any collision, not on the basis of whether or not they will need to pay out.