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Press Release.... For immediate release

A leading motor insurer states that 72% of motorists wouldn't know how to act following a road traffic accident!

Leading online motor insurance broker InsureYourMotor.com warns that over 72% of motorists are unsure of what to do in the case of motor accident. InsureYourMotor.com gained these startling figures following an independent survey of motorists insured.

As the current weather conditions are making Britain's roads extremely hazardous, all motorists must be aware of the procedures and etiquette they should adopt, by law, if they have the misfortune to be involved in a road traffic accident. As the police are predicting an increase in driving related accidents, at this time of year, this information is crucial to all who travel on the roads in the UK, or are planning to take a motor vehicle abroad.

What to do following a road traffic accident

- The first rule is Don't Panic!
- Ensure everyone involved is safe. Switch off the engines of all vehicles involved. Activate hazard warning lights and alert oncoming traffic about the accident.
- In the event of serious injury, or obstruction, call the emergency services on 999 from a land line, or 112 from a mobile.
- Remain calm, do not admit liability or offer any form of settlement.
- By law the vehicles should not be moved. However if they are causing a serious hazard do so, but not until an independent witness has noted their position.

- After any form of accident you must, by law, STOP. Again by law, you must inform the police of the accident within 4 hours if there has been any injury. You are also bound by law to present your motor insurance details to the police within 7 days.
- Exchange details with the other parties involved. This will include: names and addresses of the drivers and owners of the vehicles, together with registration numbers of the vehicles and insurance details.
- Draw a sketch plan of the area, showing the road layout, the position of the vehicles involved, named of surrounding roads, traffic signs, road widths, markings and skid marks.
- If your vehicle needs moving, the attending police will arrange this and have it taken to a safe depot or garage.

What to do after the accident:

- Ensure that you contact your insurer or insurance broker and inform them immediately of accident.
- Your insurance broker will handle all the arrangements to get your car inspected by an independent assessor.
- If your insurance allows, your insurer will arrange for a replacement vehicle if yours is not road worthy.
- If the accident was not your fault, or any of your passengers were injured, it would be wise to contact a solicitor who will pursue a claim on your behalf.

Carry a check of this procedure in your vehicle at all times. Ensure you have your insurance brokers details and contact numbers as well as details of your insurer.

The UK's leading provider of online vehicle insurance, InsureYourMotor.com, supplies this information

For more details visit www.InsureYourMotor.com