

# Things I wish I'd known before I had an accident

## Do you know what to do if you're in an accident?

Being in a car accident, no matter how minor, is an awful experience. In the aftermath, it can be easy to forget to take down key details that will ensure your car insurance has you covered.

Buckle up and check out our handy list of things you should know in case you are involved in a crash.



## 1. You might need to call the police

- Call 999 straight away if any people or animals have been injured in the accident
- Call the police on 101 if you don't need an emergency response



- Give the police a call if:
  - The car accident is blocking the road
  - You suspect you're a victim of a 'crash for cash' scam, where a driver deliberately causes an accident to make a fraudulent insurance claim. A dash cam can help in this situation.

## 2. Don't forget to get the other car's registration number

Without this, you'll only be able to make a non-recoverable claim (where claim costs can't be recovered from the other party's insurer).

## 3. Take photos and exchange key details

Once you've taken as many photos as possible and noted the registration number, try and get as many of the other person's details as you can.

Ideally, you'll be able to get the other person's:

- Full name
- Registration
- Phone number
- Address
- The name of their insurance company
- Company name if it's a commercial vehicle
- Make, model and colour of vehicle

## 4. Get contact details from any witnesses

It's worth asking anyone who saw the incident if they're happy to act as a witness and take their name and number. They don't have to testify in court, just provide a statement to your insurer as further evidence.

## 6. Contact your insurance company as soon as possible

Make sure you tell your insurer about the car accident as soon as you can. You should always inform your car insurer about an accident, even if you don't want to make a claim.

## 5. Remember, apologising won't invalidate your claim

Some media reports suggest apologising post-accident can make you liable and invalidate your claim. This is highly unlikely, according to our claims team who confirmed that "The onus would also be on the non-fault party to prove negligence, and an apology isn't proof."



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