

Title:

Minor Car Accidents - A Minute By Minute Survival Guide

Word Count:

573

Summary:

What do you do if you have a minor collision with another vehicle on the road?

First 30 seconds:

- 1.Stay in the car.
- 2.Put your emergency flashers and headlights on full beam.
- 3.Switch off the engine.
- 4.Apply the handbrake.
- 5.Take deep breaths.
- 6.Check your passengers, especially children and old people are OK.

Second 30 seconds, if no-one is more than shaken up:

- 1.Check for signs of aggression from the other driver
- 2.If other driver is aggressive, stay in th...

Keywords:

insurance, car insurance auto insurance, car accident, auto accident

Article Body:

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- 5.Take deep breaths.
- 6.Check your passengers, especially children and old people are OK.

Second 30 seconds, if no-one is more than shaken up:

- 1.Check for signs of aggression from the other driver
- 2.If other driver is aggressive, stay in the car and ring the police.
- 3.If other driver is behaving in a reasonable way then open your door and get out.
- 4.Remember that everyone has elevated adrenaline levels in this situation and strive to think
- 5.Call the police

Next 4 minutes:

- 1.Consider whether your passengers are safer inside the car or outside.
- 2.Ask nearby drivers for their details and if they would be willing to act as witnesses.
- 3.Talk to the other driver, but never admit any responsibility for the accident.
- 4.Leave the car where it is, until the police have arrived, even if it is causing an obstructi

Next 5 minutes:

- 1.Take photographs of cars and licence plates. Discretely try to include the other driver in y
- 2.Take photos of the junction and road layout where the accident happened. Include road condit
- 3.Make notes. Was the other car driving with headlights? Was the other driver wearing glasses,

Next 15 minutes:

- 1.By now the police should have arrived. Answer their questions and stay calm.
- 2.Tell the police officer of any observations that are relevant, such as if the other driver was at fault.
- 3.Move your vehicle once the police officer has completed any measurements or other necessary actions.
- 4.Ask the police officer what the next stage is. Will there be any prosecution?
- 5.The police officer may give you an indication whether your vehicle is safe to drive home.
- 6.Make sure the police officer gives you an Incident Number and his or her name and number.
- 7.If your vehicle cannot be driven call a vehicle recovery service.

Later:

Call your insurance company and ask for a list of autobody repair facilities that they deal with.

Your insurer will almost certainly have a list of Approved Repairers. These will be companies

The workshop receives a large part of its business from the insurance companies so are well motivated

To receive approval status the bodyshop will need to have jigs, paint-shops and ovens to heat

While your car is in the bodyshop, ask them for estimates to make good any other body work damaged

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