



Road Traffic Accidents

If I have a Road Traffic Accident what should I do?

It is okay to be courteous

- Do not get angry at the scene. Remain calm and if the other party is not calm, try to remain in your car.
- It is okay to be concerned for the health and safety of the other motorist. This is not the same as admitting liability for the accident
- It is also okay to follow up to see how the other person is after the accident - one of the top 3 reasons that people give for making claims is that the other party showed no interest in their wellbeing.

Call the Gardai

Call the Gardai immediately and report the incident. Where the Gardai do not attend at the scene of the accident, go to the nearest Garda station and ask the Garda at the Station to take details of the accident. This will be important at a later date if the other party denies that the accident happened or if s/he is uninsured.

Witnesses

If anyone else saw the accident happen and they have stopped, get their name and address and phone number – you may never have the chance again and they could be essential in proving that you were not responsible for the collision.

Get the registration number of the other vehicle

This is perhaps the most important piece of information. People have often taken insurance details from the other driver only to discover that the insurance was faulty or that there was no insurance. This may mean that your Solicitor will become involved with the Motor Insurers Bureau of Ireland who deal with uninsured drivers and for them the most important piece of information is generally the registration number since it can assist them in completing their investigations with greater speed.

Take insurance details

Take insurance details which can be readily obtained from the disc on the windscreen. Each driver should exchange insurance details with the other.

The Driver's and owner's name and address

Wherever and whenever possible behave politely, but be sure to take information from the other driver. People are very often shocked after an accident and may take insufficient or inaccurate information from the other driver.

What steps should I take following the accident?

- Protect all evidence: Take photos of the scene – the vehicles involved, debris, damage to the crashed vehicles and road markings.
- Measure and note the position of the vehicles
- Measure the length of any skid marks
- Arrange to have photos taken of any visible injuries you have suffered
- Do a detailed statement of how the accident happened
- Record your injuries
- Report the accident to your own insurers
- Record your out of pocket expenses
- Get an estimate for vehicle repair and car hire
- If going to Court visit the Court venue before the day of your case.

What should I not do at the scene of a Road Traffic Accident?

- Do not move your car
- Do not admit liability

Summary

Your Solicitor will find the following information helpful:

- Full name and address of the driver
- Full name and address of the owner, if different
- Name and address of Insurance Company & Policy number.
- The expiry date of the Policy.
- Photos of scene and cars
- Contact details of Witnesses

For More Information

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