

DOS AND DON'TS – SHOULD YOU HAVE A MOTOR VEHICLE ACCIDENT

YOU MUST:

1. Immediately stop your vehicle.
2. Ascertain the nature and extent of any injuries and if able to do so render all possible assistance within your capabilities. However, you should not move persons who have been seriously injured, and only assist insofar as you are capable and have been trained. Do not attempt to provide medical assistance to seriously injured persons unless you are properly trained to do so.
3. Ascertain the nature and extent of damage.
4. Give your name and address, and that of the owner of the vehicle as well as the registration number to anyone having reasonable grounds for requiring these details.
5. If not already done at the scene of the accident, report the accident to the nearest police station within 24 hours. In all instances, including where reported at the scene to a traffic or police officer, you must obtain an accident reference number.
6. Contact whichever of the emergency services may be applicable, e.g.:
 - a. Ambulance.
 - b. Fire brigade.
 - c. Traffic department.
 - d. SAPS.
7. Record details of the scene of the accident by making a sketch giving approximate distances between the point of impact and fixed objects nearest to it, for example the curb, light poles etc. as well as the width of the street. If unable to do so, have someone do this for you. Where possible, take photographs.
8. Record details of the other vehicles including names of the drivers and any other occupants and their registration numbers.
9. Record the names and contact details of any other witnesses. Where unable to obtain these, it helps to record the registration numbers of other vehicles which may not have been involved in the accident as this will assist in trying to trace such witnesses.
10. Complete a Motor Accident Claim Form and send it immediately to your own offices or to your Broker.
11. If any person is injured, however slightly, whether passenger or otherwise, also otherwise, also complete a RAF Report Form obtainable from your Broker and submit it immediately to the RAF.
12. Notify your immediate superior of serious accidents or injuries by phone and advise your Broker / Insurer.

YOU MUST NOT:

1. Move your vehicle without the permission of the police if anyone has been killed or injured. However, if the vehicles are obstructing traffic flow, they may be moved sufficiently to allow traffic through but only after their positions have been clearly marked on the road.
2. Take intoxicating liquor or drugs having a narcotic effect unless instructed or administered by a medical practitioner in the case of injury or shock.
3. Admit liability to anybody either verbally or in writing, even though the accident may have been your fault, or offer to make any form of compensation or to repair a vehicle.
4. Give a statement to the police or any other person without prior reference to your Insurers or your attorney.
5. Authorize repairs unless approval has been obtained from your Insurers; allow any towing contractor to remove your vehicle without a written quotation or utilize any contractor who does not have a business identification on the towing vehicle. If you are a member of the AA or if your Insurer arranges towing of your vehicle, only allow such authorized contractor to tow the vehicle.