

DON'T PANIC and STAY CALM!

Immediately After Accident

- Stop vehicle & switch on hazard lights
- Stay calm and take a deep breath
- Don't make a scene, speak calmly
- Check injuries – call 999 if anyone is hurt
- Do not leave the scene
- If possible, move to a safe area (road shoulder, away from traffic).
- Do not stand in the middle of the road.
- Place the warning triangle 30–50 meters behind your vehicle.

Collect Evidence (Before Moving Vehicles)

- Take photos/videos of damages, plate numbers & surroundings
- Record the other driver's name, IC, phone, car number & insurer
- Get witness contact details if available
- Do not drive your vehicle if they are not in drive condition.
- Get insurance auto assist to arrange for car towing.

Police Report (Mandatory)

- Lodge report within 24 hours
- Bring IC, driving licence, vehicle registration & photos
- Failure to report = fine + may void insurance claim

Insurance Claim Steps

- Notify insurer within 24 hours
- Send car to panel workshop only
- Do not repair before inspection approval

Important Do & Don't

- DO install a dashcam for future protection
- DO keep insurer & tow truck contacts saved
- DO use panel workshop only (avoid claim rejection)
- DO NOT use non-insurer panel tow truck services
- DO NOT admit fault or sign a private settlement (can be blackmailed later)
- Do not skip police report

Contact us now for a free consultation:

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