



**Kelly & Coe Insurance  
Brokers Pty Ltd**  
ABN 87 002 406 180  
AFS Licensee No. 247278

Suite 1, 98 Alfred Street  
Milsons Point NSW 2061  
PO Box 433 Milsons Pt 1565  
Telephone: (02) 99297155  
Facsimile: (02) 99294728



3 November 2016

What should I do if I have a motor vehicle accident?

**TIP: Smart Phones can save time:**

- 1: Take photos**
- 2: Your vehicle and damage sustained**
- 3: Any other vehicles involved and damage sustained**
- 4: Your Licence**
- 5: Other involved persons Licence**
- 6: Record Telephone contact numbers for drivers involved**
- 7: The accident location with a Street Sign or reference**
- 8: If your vehicle is towed the Business card of the Towing Company**
- 9: SMS these photos to 0418 222182 we will do the rest**

## **Changes to tow-away only crashes**

As part of the NSW Police commitment to streamline processes for motorists, reduce danger to road users and manage crashes more efficiently, motorists involved in tow-away only collisions can organise their own tow and leave the area if no one is injured, all parties have exchanged particulars and no one is under the influence of drugs or alcohol. However, the crash must later be reported to the Police Assistance Line on 131 444. Drivers no longer need to report minor collisions which do not require a tow away, even for insurance purposes. For more information visit the [NSW Police website](#).

### **A step by step guide**

Here's the official procedure to follow in the case of a crash.

#### **Step 1**

Stop! Don't keep driving. If possible, use your indicator lights, hazard lights or headlights to warn other drivers and light up the scene if it's dark.  
Help anyone who's been hurt and call an ambulance if there are serious injuries.  
Don't move anyone who's been injured unless they are in immediate danger or need first aid. If someone has to be moved (if they're in danger), support broken limbs and be careful not to twist their back or neck.  
For someone wearing a helmet, lift the visor but **don't** remove it unless the person is vomiting or has stopped breathing. When removing a helmet, have one person support the head and neck, while another gently lifts the helmet off from the back.



**Kelly & Coe Insurance  
Brokers Pty Ltd**  
ABN 87 002 406 180  
AFS Licensee No. 247278

Suite 1,98 Alfred Street  
Milsons Point NSW 2061  
PO Box 433 Milsons Pt 1565  
Ausdoc 3512 Milsons Pt  
Telephone: (02) 99297155  
Facsimile: (02) 99294728

## Step 2

You have to call the police if anyone's killed or hurt, or if the other driver fails to stop or swap details. If the other driver seems like they might be drunk or high, or there's considerable damage to things other than cars, you also have to call the police. If nobody's injured and everyone involved has exchanged their details, you can arrange your own tow and leave the area, then report the crash later to the Police Assistance Line on 131 444.

## Step 3

Once you've made sure everyone's okay, it's time to swap details. You'll both need:

1. Date, time and location of the crash
2. The other driver's details, including: full name and address
3. The other car's rego number, make and model
4. The car owner's full name, address and contact numbers (if the driver is not the owner).

If possible:

1. The name and contact details of a willing witness
2. The name of the police officer, their police station and contact details (if the police attend the crash)
3. The name of the car owner's insurance company, type of policy and policy number.

Being in a crash is always stressful, even if it's minor. To make sure you remember what details to get from the other driver, it's a good idea to leave a copy of the above list in your glovebox.

## Step 4

If your car needs to be towed, take all of your personal belongings out of the car and wave goodbye. In NSW, it's your choice of who tows your car and what mechanic it gets taken to. So you should always have a good mechanic in mind and keep contact details for them in your car just in case.

## Step 5

Call us as soon as you can and make a claim

**Important:** Crashes are very stressful for everyone. Both you and the other driver will be pretty shaken up, so it's important that you keep calm and try not to get emotional. Even if the other driver's aggressive – don't rev them up or the situation could get out of hand very quickly.