

## **Have you been involved in a road traffic accident abroad?**

The process of claiming for a road traffic accident abroad has been made much easier ever since the EU Motor Insurance directives were introduced.

British citizens that have been involved in a road traffic accident abroad can go to the Motor Insurers Bureau to obtain details of the foreign insurance company and their UK representative. Information centres across Europe work with each other to provide the necessary claims representative and insurance information. All you need to do is provide the country of registration and registration number of the offending vehicle. If you involved in an accident there are some procedures that you should follow at the scene, these procedures will be similar no matter which country you are in and no matter what accident circumstances are.

- Call the local police to the scene. You'll need to show your driver's license, a green card and a registration document or rental agreement in order to prove ownership of the vehicle. The local police may ask that you sign an incident report form called the European Accident Statement, this should only be done if you agree with what has been written.
- Get a copy of the police report and any reference numbers.
- Take photos and videos of the accident location and the offending vehicle.
- Get the contact details of everybody that was involved as well as the registration numbers of all the vehicles involved. The same goes for any witnesses to the accident.
- Make notes of what happened, including where the accident took place and at what time.
- Contact your insurance company and provide them with the details of the other parties that were involved.
- Keep a record of any medical treatment you may receive and make sure to get a copy of any medical reports.

It is important that do your best to remain as calm as possible and to not say too much. Do not admit liability and do not sign any document other than the European Accident Statement as long as you agree with the statements given.