

## What to do if you're involved in a collision



If you've been involved in a collision, you'll know how scary it can be. But do you, and your family and friends, know what to do when it happens?

Although many of us are spending a lot less time on the road this year, the chance of a collision still remains. So, Richard Gladman, IAM RoadSmart's head of driving and riding standards, has these helpful tips on the steps to follow if an incident occurs:

- Stop your vehicle as soon as possible, but when it is safe to do so. Your hazard lights may have already come on but if not, switch them on to alert other motorists. Failing to stop is an offence. If you can't stop at the scene, you must report the collision to the police as soon as it is practicable to do so, and in any case within 24 hours.
- Speak to the other driver(s) involved. You need to supply your name and address, the details of the owner of the car and the insurance details if you have them. Make sure you record these details from the other driver(s) as you will need them if you make an insurance claim.
- Take photos of any damage on your car and theirs. Try to get at least one photo which includes the registration number. Shots of the area where the collision happened may also be useful.
- If you're involved in a collision on the motorway and you're uninjured and able to get the vehicle to the hard shoulder or emergency refuge, make sure you move to a safe place like behind the Armco barrier. If you are in a live lane and unable to move, put your hazard lights on and call for help. Knowing which carriageway you are on (either A or B) will help the emergency services locate you.
- In a residential area, ensure your hazard lights are on and move to a safe place to inspect your vehicle. If you or any other party is injured call an ambulance.
- Remain calm. You may be in shock and it's normal to feel shaken after a collision, but it's important you do not drive away until you feel safe to do so.
- Do not admit liability. Stick to the facts and report these accurately to your insurance company.
- If there are witnesses make sure you speak to them and get their details. They may be able to give a statement to the police or to your insurance company.
- If you have a dashcam, the footage could be useful to the police and your insurance company to help apportion blame. Make sure you save it and don't allow it to overwrite.

### **When should you call the police?**

- If anyone involved is injured, the road is blocked, or the location is such that danger is being caused.
- If the collision involves a large animal or a dog and the owner is not present (if you are unsure whether you need to contact the police, it is best to get in touch with them and they will determine whether it needs to be reported, depending on the animal).
- If you think the other driver is under the influence of drink or drugs or is guilty of a traffic offence.
- If the other driver doesn't stop, refuses to exchange details or leaves the scene.
- If you have suspicions, speak to the police. They may not attend but will record the call and give advice.

If you've been involved in an incident and feel you have lost some confidence on the road, you may benefit from an [Advanced Driver](#) Course or if you want some support with particular aspects of driving, our [Driver Assessment](#) may help.

Richard said: "Being involved in a collision can be stressful. Even a minor bump can disable a car and prove costly. Make sure you get as much information as you can from the other driver and any witnesses.

"Try to stay calm. It is likely that no matter who is to blame, the other party is feeling just as much stress as you are. The main priority is to make sure everyone is safe whilst dealing with the collision."