

MOTOR INCIDENTS

what to do next

Being involved in a motor accident can be stressful and disorientating, but knowing what to do in the moments that follow can make a significant difference. This sheet sets out the key steps to take after an incident to help keep everyone safe and protect your legal position.

Safety first

Turn off your engine and put on your hazard lights. Make sure you are in a safe place before exiting your vehicle. If it is safe to do so, get to the roadside out of the traffic.

Emergency support

If someone is hurt or non-responsive, call 999. You should also contact the police within 24 hours if there are minor injuries or if you cannot swap details at the scene.

Exchange details

Swap details with the third party (name, address, phone, vehicle reg, insurer) - double check details before leaving the scene and don't admit liability.

Log the details

Note down the date, time, location, road conditions, weather conditions and the circumstances of the incident.

Take photos

Take photographs of the vehicle positions and damage to both vehicles if safe to do so (if this is not possible, draw a diagram).

Obtain witnesses

Check for witnesses. Get a name, phone number and email address from as many people who saw the incident as possible.

Preserve evidence

If you or a witness has dashcam footage, save or request a copy quickly. Check for nearby CCTV to support your account.



Reporting the incident

At QMT Commercial, reporting a motor incident is easy. Call the 24/7 claims line on 01227 285 540 (option 2) and our partners at iRevolution Claims will notify your insurer.