

What to do after an accident

DISCLAIMER:

This guide is for informational purposes only and does not constitute legal or financial advice. Procedures, rights, and reporting requirements may vary depending on the circumstances and applicable South African law. Always comply with lawful instructions from SAPS and follow insurance protocols. Bilnor Staffing Solutions accepts no liability for decisions made based on this guide.

Experiencing a vehicle accident can be stressful, but staying calm and following a clear process can protect your safety, legal rights, and insurance claim. Here's a step-by-step guide for South African drivers.

Step 1: Stop and Ensure Safety

- **Stop your vehicle immediately** – driving away can be considered a criminal offence.
- **Turn on hazard lights** to warn other drivers.
- **Move to a safe location** if possible (e.g., the side of the road) but **do not leave the scene**.
- Check yourself and passengers for injuries. Call **emergency services (10177 for SAPS, 112 for ambulance)** if anyone is injured.

Step 2: Protect the Scene

- If safe, **place warning triangles** or flares to alert oncoming traffic.
- Avoid moving vehicles involved unless necessary for safety or to prevent further accidents.

Step 3: Check for Injuries

- Assess yourself, passengers, and anyone else involved.
- If someone is injured:
 - Do **not attempt to move them** unless they are in immediate danger
 - Call **Emergency Medical Services (EMS)** immediately

Step 4: Call the Police (SAPS)

- Report all accidents, especially if:
 - There are injuries
 - There is significant vehicle or property damage
 - A third party disputes fault
- **Obtain a case number** from the police; this is often required by insurance companies.

Step 5: Exchange Information

Collect the following details from all parties involved:

- Full name and contact number
- Address
- Vehicle registration number and make/model
- Driver's licence number
- Insurance provider and policy number

- Details of witnesses, if any

Tip: Avoid discussing fault at the scene – just gather facts.

Step 6: Document the Scene

- Take clear photos of:
 - All vehicles involved, from multiple angles
 - Vehicle damage and skid marks
 - Road signs, traffic lights, and surrounding area
 - Injuries (if applicable)
- Make notes about:
 - Time, date, and location of the accident
 - Road and weather conditions

Step 7: Notify Your Insurance Provider

- Contact your insurer as soon as possible
- Provide all documentation: police case number, photos, witness details, and accident notes
- Follow their instructions for vehicle assessment and claim submission

Step 8: Seek Medical Attention

- Even if you feel fine, see a doctor for a check-up
- Some injuries (like whiplash) may appear hours or days later
- Keep medical records as proof for insurance claims

Step 9: Keep a Record of Everything

- Police report/case number
- Photos and videos of the accident scene
- Witness statements and contact information
- Correspondence with insurance providers
- Receipts for medical expenses, towing, or repairs

Step 10: Follow Up on Legal and Insurance Matters

- Cooperate with the police investigation if required
- Respond promptly to your insurance provider's requests
- Consult a lawyer if there is a dispute over liability, serious injuries, or criminal matters

Key Reminders

- Never leave the scene of an accident, even for minor damage
- Stay calm, courteous, and avoid arguing
- **Do not admit fault on the scene;** let authorities and insurers determine responsibility
- Always carry valid documents: driver's licence, vehicle registration, and insurance details