



Guidelines to help you describe how accident occurred

The description of an accident should clearly indicate what happened and should leave no room for assumptions or interpretations but should focus on and establish all the facts relating to the collision or incident. It should be restricted purely to facts and not assumptions.

The following questions may help you give enough details of the circumstances leading the incident and thus enable us take the necessary action to settle your claim in the shortest possible period of time.

- **Direction** – From where were the vehicles travelling and towards which direction where they going?
- **Location** – Where did the accident happen? Is it a hill? Is it a one way? Is there a main road?
- **Speed** – What was your driving speed before the accident? Km or miles/hr?
- **Condition of road** – Was it properly surfaced? Is the street lighting adequate? Was the road slippery due to oil, rain or dew?
- **Weather** – Was it raining? Did any of the drivers have the sun in their eyes?
- **Traffic flow** – Was there any traffic? Was the road clear?
- **Road signs & markings** – Were there were any STOP signs, GIVE WAY signs, NO ENTRY, Speed limit signs, or any other signs?
- **What happened** – How did the accident happen? Why did it happen? Where did the cars end up?
- **Spot of impact** – Where was the debris – pieces of glass or particles of dust – located, on your side, the other party's side or in the middle of the road?
- **Damage** – What was the damage on both vehicles? Is the damage minimal, medium or extensive?
- **Comments** – Were any comments exchanged between parties after the accident?
- **Passengers** – Were there any passengers in your car who might act as a witness in your favour?
- **Injuries** – Was anyone injured in the accident? Was he/she taken to hospital?