

WHAT YOU SHOULD DO IN THE EVENT OF A TRAFFIC ACCIDENT



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Q. My friend was involved in a car accident lately. It wasn't very serious. However, she said that she went into total shock and didn't know what to do or what she should have done. She wasn't in the wrong and all she got was the licence plate number of the other car and the name of the driver. What more should she have done?

The first thing you should do is establish that you, any passengers in your vehicle, and any other individuals involved in the accident are not seriously injured. If anyone is significantly injured an ambulance should be called straight away.

Don't agonise over whether an injury is sufficiently serious to justify calling an ambulance or bringing someone to the nearest doctor's surgery or hospital A&E department. If in doubt, just do it.

Once anyone who was injured in the accident has been tended to, your next task is a very straightforward information gathering exercise. You should get the name, address and telephone number of every other vehicle driver and any witnesses who saw what happened.

In the case of each other driver involved you should also look for the registration number of their vehicle, details of their insurance policy including the name of the insurance company, the policy number and the renewal date and the name and address of the owner of the vehicle (if that's someone other than the driver). You should also provide the other driver with all of these details.

If anyone is being uncooperative when you're trying to gather this information at the scene you should get the registration number of their vehicle at the very least. This will enable searches to be carried out later on to establish the registered owner of the vehicle.

If no-one else has already done so, you telephone the nearest Garda station to let them know that the accident has happened. They'll then ask you some questions to determine how serious the accident was. If they decide that there has been no serious injury their usual policy is not to attend at the scene and to let the parties work things out between themselves. Make sure you ask for the name of the Garda you've spoken to and make a note of it.



If the Guards decide not to attend at the scene you should call to a Garda station as soon as possible after the accident to give a full account of the accident to the member in charge at the station. This task can obviously wait until all necessary medical treatment has been received and you've exchanged the appropriate information with the other parties involved.

Unless the accident is extremely trivial in nature, be suspicious if anyone else involved is urging you not to get the Guards involved. It may be that they're afraid that they'd fail a drink or drug test or that they're not properly insured. If you think that there's anything like this going on try your best to get a Guard to attend at the scene as soon as possible.

The vehicles should be moved off the road as quickly as it is safe to do so. Obviously, if the accident is a very serious one and someone is trapped in a vehicle, call the emergency services and follow their directions before doing anything that might cause any harm to anyone.

After you've satisfied yourself that you've got sufficient information regarding the other driver (or drivers) and the witnesses you should try to record as much detail as possible about the circumstances in which the crash happened. For example, take as many photos as you can if you have a camera handy or a camera phone.

You can leave the scene when you get the green light from the Garda who arrives. If the Guards have made it clear that they're not going to turn up make sure that you have given every other person involved your name, address, contact details, vehicle registration number and insurance details.

You should be careful here: it's a crime to leave the scene of an accident without providing sufficient information. The safest way to protect yourself is to ensure that either you or the other driver has contacted the Gardaí and notified them that the accident has happened. If the Guards confirm they're on their way, stay at the scene. If they don't intend to come, and you're satisfied that you have all the information you need, you should write down your name, address, contact details, registration number and insurance details on a piece of paper and politely give it to the other driver. At that point you should be safe to leave the scene, even if this results in the other driver getting into a huff. But if the accident is serious enough in nature and the other driver has arranged for an engineer to attend at the accident scene immediately you should probably stick around until the engineer surveys the scene, as negative inferences could be drawn later on if you don't.



Never admit liability at the scene. It is often a condition of your policy of insurance that you must not make any admission of liability and that to do so would invalidate your insurance.

If you feel even the slightest bit achey after accident then you should definitely pay a visit to your GP. Shock can often mask the gravity of what are in fact significant physical injuries requiring medical attention. If you don't get the appropriate treatment early enough this could exacerbate your injuries.

You should contact your insurance company immediately. If you genuinely believe that you're not at fault, tell them just that. Make sure that you point out that you're contacting them for the sole purpose of complying with your obligation to notify them that you've been involved in an accident and that you're not making any claim against your policy. This will prevent any attempts to hang you out to dry on the basis that they've been prejudiced because they can't carry out whatever investigations they deem appropriate.

If you ultimately decide to make a claim this must be lodged not more than two years from the date of the accident. While there are some very limited circumstances in which this two-year time limit may be extended, these are few and far between. If you're out of time the consequences are truly stark: you won't be entitled to a cent in compensation, no matter how bad your injuries ultimately turn out to be.

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