

8 things you need to do after a car accident

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Did you know that driving is the most dangerous thing most of us will ever do in our lifetimes?



It may seem surprising, but when compared to other ‘dangerous’ activities like flying in a commercial flight, shark cage diving or bungee jumping, driving is statistically the most likely to end in fatalities.

In 2019, Transport Minister Blade Nzimande referred to South Africa’s roads as ‘slaughterhouses’ owing to the high number of fatalities over the festive season. Although the number of festive-season fatalities decreased during the pandemic, South Africa still has one of the world’s worst road safety records, with close to one million road accidents reported each year^[1].

Whether you have a small bumper bashing or something more serious, it’s important to know what steps to take in the aftermath of an accident to protect yourself, other drivers, your finances and your car insurance policy.

1. Stay at the scene

It may seem obvious that you shouldn’t leave the scene of the crash, but a car accident is incredibly stressful and can send your brain into a ‘fight or flight’ response. Some people, in a blind panic, may have the instinctive reaction to speed away.

In South Africa, the law states that if any commuters or pedestrians have been injured or any property has been destroyed, you may not leave the scene until after the police have arrived. If you flee the scene of the accident, you may be fined R180,000, imprisoned for up to nine years or both^[2].

If no one’s been hurt and police and emergency services weren’t called, you may leave after exchanging details with the other drivers.

2. Help anyone who is hurt

If someone is injured in the accident, take the following steps:

- Help anyone who is hurt as much as you can but be careful with your assistance to any injuries. Do not try to remove someone from a vehicle or administer first aid unless you are qualified to do so.
- Call emergency services and Saps (South African Police Service) or enlist a witness to do so.
- If the crash blocks the passage of traffic, the vehicles may only be moved after the vehicle positions have been clearly marked with chalk or spray paint. This probably means you will need to wait until Saps has arrived and marked the positions of the vehicles.
- If anyone has been injured, you may not leave the scene of the accident until the police have given you permission to go.

3. Don't say sorry

Many of us say sorry regardless of whether we're actually at fault. It can range from acknowledging a mistake, like if you bump your shopping trolley into someone; it can replace 'I beg your pardon' when you didn't hear what a person said; and it can be used to express sympathy for something that happened to someone else.

While 'sorry' is used to diffuse a situation, appear polite or be empathetic, when it comes to car accidents, it can be construed as an admission of fault – which can have a direct impact on the police report and your insurance claim further down the road.

You can – and should – be polite to the other driver and check whether they are injured but avoid discussing what happened to cause the accident. If they ask you directly what happened, it's okay to simply say: "I don't know."

Even if you suspect the accident was your fault, car accidents can be disorienting and confusing, so don't rush to the conclusion that you caused it. Both law enforcement and your insurer will have an opportunity to investigate further, and you can answer their questions when you're in a calm state of mind.

4. Write down the details

Remember to take down the details of every person who was involved in the accident, including their:

- Full name and last name
- Phone number
- Physical address
- ID number
- Car registration number

If there were any witnesses, take down their names and contact details too. Also note details such as where the accident took place, what the weather conditions were and any other relevant information.

5. Get your car towed

If you're a [dotsure.co.za](https://www.dotsure.co.za) car insurance policyholder with a smart-box installed, your smart-box will automatically send us a crash notification and we will assist in dispatching a tow truck if you need it*.

If you aren't a [dotsure.co.za](https://www.dotsure.co.za) client, you may need to call a towing company to move your car if you're unable to move it yourself.

Be careful who you call though, the initial towing fee may be compounded by other fees like storage, security, administration and vehicle recovery charges. Altogether, it could end up costing close to R10,000 to get your car towed!

6. Go to the police station

Even if no one was injured in the car accident, you will need to report the crash at the police station within 24 hours. You may not ask a third-party to do it on your behalf, and you'll have to go in person to the station.

You must have your driver's licence with you, and you will be instructed to fill out an accident report (AR). Every effort must be made to specify the exact location of the accident, and all information should be an accurate description of what actually happened. The other drivers and witnesses will also need to fill out AR forms to report the accident.

You will be given an official reference number as proof that the accident has been reported, and you may fill in an official request form so that you can receive a photocopied version of the AR.

7. Call your insurer

After you have the official police reference number, call your insurer (if you're a dotsure.co.za client, call us on 0861 368 7873).

One of our friendly consultants will advise you on what information we need to process your claim, such as your personal details, policy number, accident report and any other relevant documentation.



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Once you know what documentation we need, you'll have 14 days to get the documents to us.

Upon receiving the written proof, we'll confirm that your claim is in progress and provide a claim number and your claim handler's details.

8. Get back on track, fast

One of the worst things about being in a car accident is the aftermath.

If you've experienced any form of injury (some of which may only present symptoms days after the accident itself), healing from the physical pain while having to worry about financial stresses due to hospital bills and car repairs can feel insurmountable.

[Dotsure.co.za](https://dotsure.co.za) is committed to getting you back on track as fast as possible, so you can spend less time worrying and more time on the things that really matter.

Here's what some of our fans are saying about us on HelloPeter.com:*

"I just want to thank everyone that helped me with my claim. Thanks for being professional, the services you provide were always helpful. While I am still recovering you guys cared about me. I will definitely recommend this insurance to anybody." – Ronel M

"I am very pleased with how dotsure.co.za conducts their business. I was very happy with how they handled my case after my accident, keep up the good work!" - Sibangani M

Since my vehicle got stolen, I only received fast and professional service. Dotsure kept me updated on my claim and informed me on everything that was done. Will definitely insure my next vehicle with them again. Company worth five stars!!!" – Johan P

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Sources:

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