

AMP General Insurance Motor insurance

Accident Guide

An unexpected car accident can leave you feeling shaken. Here are some helpful suggestions and tips for what to do if an accident occurs. This can help make the moments after an accident less stressful and will help us manage your claim efficiently so that we can get you back on the road as soon as possible.

At the scene of an accident

First steps

- If you are not injured, attend to any injured person first.
- If injuries are serious call an ambulance immediately (Dial 111 and SND from Mobile) - never move a crash victim unless it is absolutely necessary.
- The only time you should move a crash victim before medical assistance arrives is when the person is trapped in a vehicle that is on fire or in danger of catching fire, or it is necessary to move them to give CPR, give mouth-to-mouth resuscitation or to stop severe bleeding.
- Get/accept assistance from others nearby if safe to and if possible.
- Be careful about remaining on the road - move the vehicle(s) and people to a position of safety if possible.
- If you cannot move off the road, where possible warn other motorists and turn on your hazard lights if they are working.
- Stay clear of undeployed airbags - they can deploy with force some minutes after a crash and could injure you and/or an injured/trapped person. Stay clear of any spillage or dangerous substance.
- Call the police if serious injury is involved, if you believe the other party is at fault but they appear to dispute this, or if you feel threatened or unsafe in any way - **you are legally required to tell a police officer after serious injury as soon as possible and no later than 24 hours after a crash.**
- **You are also responsible for removing any broken glass, rubbish or other debris that falls onto the road from your vehicle.**

Your vehicle

- Ensure it is safe to drive before returning home or back to your work/base.
- If your vehicle is immobile or unsafe to drive, have it towed to a place of safety (never abandon it). **We do not support tow brokers or collision brokers**, so ensure you contact a tow company direct.
- Remove valuable possessions from the vehicle before it is towed away.

The other vehicle

- If the other party admits liability, ask them to make and sign a simple written statement and if possible, get someone (other than a passenger in your vehicle) to witness this.
- **Never** admit liability or make any offer of payment to any party involved - leave that to the insurer to determine.
- Remain calm - accidents are just that - accidental. You can't turn back the clock and arguing at the scene does not help. Remember that together with your Adviser or Broker, AMP General Insurance will handle things for you once you make contact.
- Take down details of the other party whether they admit liability or you think you might be at fault. Be prepared for the other party to also gather this information from you:
 - Year, make, model, colour and registration number of the other vehicle
 - Name, address and telephone number of the driver of the other vehicle

The other vehicle (continues)

- Name, address and telephone number of the owner of the other vehicle (if the driver is not the owner)
- Name of the insurer of the other vehicle, and if possible which branch office, or name of their insurance agent or broker.
- Use your smartphone to capture any photographs of the accident scene including damage to your car or another car/s. Taking pictures might save you the trouble of taking down or giving incorrect details later.
- **You are legally obligated to give your details to the owner or driver of any other vehicle that has been damaged, or to the owner of any property that has been damaged. If you can't locate these people you must tell a police officer as soon as possible and no later than 60 hours after the crash.**

What happened?

Detail what happened, including:

- date, time and weather conditions
- what the light was like
- what the condition of the road seal was
- exactly where the accident happened
- direction, speed etc of your vehicle and of the other vehicle
- name, number and station of any police officer attending
- a list of damage to your vehicle, and to the other vehicle
- a list of damage to any other property (poles, fences etc)
- draw a sketch plan of the accident scene, showing road, lanes, traffic lights, exact positions and directions of both/all vehicles, skid marks, where on your vehicle impact occurred etc.

Then what?

- Contact us or your Adviser or Broker as soon as possible to advise us/them of the claim. You can advise us of your claim by completing our on-line claims form. A full claim form may still be required.*
- Seek advice from us or from your Adviser or Broker to ensure your vehicle is repaired at a approved panel beater. Repairs completed by an approved panel beater network means that we can provide a lifetime guarantee on the repairs, for the time that you continue to own the vehicle. We also liaise with our approved panel beaters to ensure the best repair occurs to suit your situation, and can arrange temporary replacement vehicles and other convenience services depending on your location and circumstances. Ask your claims assessor for a list of approved panelbeaters in the area.
- The repair process, assessment, authorisation and/or total loss process takes over from there.

Policy Excess or Deductible

It's likely that you will have to pay a policy excess or deductible.

Discuss any problems with your Adviser or Broker but remember the earlier you talk directly to us, the sooner we can make arrangements for the quickest and best repair for you, for your particular circumstances and needs.

More details about driver responsibility can be found on Land Transport NZ website.

*You can contact our Claims teams by

Calling us



0508 806 244

Emailing us



newclaims@ampg.co.nz or
ampgclaims@ampg.co.nz

Faxing us



0508 498 8378

Posting your claim form to



AMPG Claims
PO Box 1093, Wellington