

DRIVER PROCEDURE GENERAL ADVICE ONLY

The following is the driver procedure, which we recommend is kept in the glove box of each insured vehicle. This information is supplied to assist in having your vehicle repaired as soon as possible, and to assist your insurer, where appropriate, to recover the cost of repairs from the other driver involved in the accident.

At the scene of the accident:

1. **DO NOT ADMIT LIABILITY.**
2. Comply with police reporting requirements.
3. If another vehicle is involved, obtain:
 - a. The owner's name, address and telephone number.
 - b. The driver's name and address.
 - c. The name of the owner's insurance company.
 - d. The make, type and registration number of the vehicle.
 - e. The name and address of any witnesses.
4. If you carry a camera, it can be beneficial to photograph damage to both vehicles and the accident scene.
5. You must notify either:
 - a. Nepean Brokers & Associates Pty. Ltd. either by telephone or by email to claims@nepean.com.au Our office will assist you in the lodgment your claim,
 - b. Your Insurer by telephone, facsimile or email, wherever practicable, within 24 hours of the incident. Your policy documentation usually provides you with a telephone number, email address or online access to a claims lodgement service.

CORRESPONDENCE WITH THIRD PARTIES

Whatever the circumstances of the incident, **DO NOT ADMIT LIABILITY EVEN IF YOU THINK YOU ARE AT FAULT.** Apart from any initial exchange of details, all correspondence should be in writing. Do not accept telephone calls or personal visits from any person or their representative with whom you are engaged in a claim.

Your Insurer may be entitled to deny a claim or pay a reduced amount if statements made by you or your employees prejudice the Insurer's position.

It is impossible to give guidelines for procedures to follow in **every** claim, simply because of the nature of accidents –

- they cannot be predicted
- they do not follow set patterns

However, the above general procedures can be relied upon to cover most circumstances.

Disclaimer

This advice does not take into account any of your particular objectives, financial situation or any possible claim circumstances. For this reason, before you act on this advice, you should consider the appropriateness of the advice taking into account your own objectives, financial situation and any possible claim circumstances.