

| Road traffic collisions - advice sheet

Do I have to report an accident to my insurance company?

You should report all accidents to your insurance company even if you were not at fault. The insurance company bases your quote and policy on information provided to them and if that changes it could invalidate your insurance policy.

What happens if my vehicle has been hit whilst parked and unattended?

Warwickshire and West Mercia police will not investigate collisions involving minor damage which occur in the course of low speed manoeuvres involving parked and unattended vehicles in a public place, e.g. public car park/ parked on a highway.

You should report the matter via 101 where an incident log will be created and you will be given a reference number. You can supply the reference number to your insurance provider.

What should I do if a driver has hit my vehicle and did not stop?

If your vehicle was attended/occupied and hit by another vehicle you should report the collision in person to a police station front counter within 24 hours of the collision. Nobody can do this on your behalf. You will be provided with a reference or incident log number after reporting the matter.



I have been in a road traffic collision, nobody was injured and we both stopped, do I need to report it to the police?

If details have been exchanged between all parties and there are no injuries there will be no police involvement. Road traffic law has been complied with and the police will not take a report. You should report the matter to your insurance company who can assist with repairs to damage.

I or another person has sustained an injury as a result of a collision, what should I do?

All collisions where injury has been caused to a person should be reported to the police, including collisions involving pedal cyclists. Details should be exchanged between all involved parties.

If there was no police attendance you should report the collision in person to a police station.

I have knocked over an animal do I have to report it?

Some animals do not come within the definition of animal within the Road Traffic Act 1988 so you are not required to report it to the police. The local authority will need to be contacted to remove the remains of the animal.

A dog, goat, horse, cattle, ass, mule, sheep and pig does come within the remit of the Road Traffic Act and is a reportable accident so you are required by law to report it to the police.

Unfortunately, a cat does not fall within the remit of the Road Traffic Act and therefore you do not need to report the incident to the police (as long as there are no other factors involved). The appropriate organisation to contact is the local council in order for them to clear away the remains. It may be advisable, if possible, to make a few enquiries to ascertain the owner of the cat so that they can be informed of the situation.

I do not think the other person has got any insurance, what should I do?

Contact your insurance company who should make the necessary enquiries in the first instance. Once the enquiries have been completed and they are satisfied that the person does not have insurance, they should advise you to report the matter to the police who may be able to trace the other person.

It would be helpful if you could supply the registration number, make and model of the vehicle and the name and address of the other person if you were given it at the scene. If the person is traced they will be prosecuted for any relevant road traffic offence(s).

You can also take out civil proceeding against the other driver in order to try and reclaim the cost of any damage to your car. If you have legal protection as part of your cover your insurance company will be able to advise you on this matter.

If you have suffered any form of personal injury, loss or damage to your property, as a result of the accident and the other person cannot be traced, you may be able to obtain compensation through the Motor Insurers' Bureau:

MIB
Linford Wood House
6-12 Capital Drive
Linford Wood
Milton Keynes
MK14 6XT

T: 01908 830 001

How long do I have to report a collision to the police?

Reportable road traffic collisions have to be reported as soon as is reasonably practicable and in any case, within twenty-four hours. Some forces may not take a report of a road traffic collision after a specified amount of time.

What should I bring with me to the Police Station to report a collision?

You should bring the following information/ documentation if available;

- The date and time of the collision
- The registration and make of your vehicle
- The registration and make of any other vehicles involved
- Contact details of the other person, or people, involved in the collision
- Contact details of any witnesses to the collision
- Contact details of anyone who was injured and details of their injury
- MOT certificate

You can report the accident at any police station in the country and you should report it to the most convenient police station for you

What happens once I have reported a collision?

Warwickshire and West Mercia Police investigate collisions to identify if offences have been committed, NOT to allocate blame or recover loss/damages, this is dealt with by your insurance provider or through a civil claim.

The Police may have to gather evidence in order to decide on the most appropriate course of action. This may include witness statements, CCTV and conducting an interview with the driver(s).

Where the other driver failed to stop at the scene, the Police will make enquiries to trace the driver. These initial enquiries can take several months, an investigation can take up to 6 months to complete.

Where offences are identified a decision to prosecute will be made in accordance with the National Charging Standards and CPS guidelines. Warwickshire and West Mercia Police are committed to improving road safety and will seek to offer educational courses over prosecution wherever appropriate. It may be that a driver is offered a workshop under the National Driver Offender Rehabilitation Scheme.

