



SUGGESTED PROCEDURE IN THE EVENT OF A MOTOR ACCIDENT

Accident or Damage to the Vehicle

1. Stop your vehicle immediately. If there have been injuries the police should be summoned and an ambulance called for.
2. **Observe legal requirements** on removal of vehicle from the scene of the accident. These are:
If any person or animal has been killed or injured, no vehicle involved in an accident may be moved until a police officer authorises its removal. If, however, a vehicle completely obstructs the roadway it may be moved after its position has been clearly marked on the road surface by the person moving it. If you are certain that no death or injury has been caused you must move your vehicle out of harm's way to avoid traffic congestion or further accidents.
3. **Give your name and address** to any person having reasonable grounds for requiring it. In addition, where necessary, you must also furnish the name and address of the owner of the vehicle you were driving and its registration number. If possible obtain the name, address and employment details and contact numbers of any other party to the collision or witness to the collision, as well as vehicle registration details.
4. **Report to the police**
All road traffic accidents must be reported to the Police at a police station as soon as possible within 24 hours. Give only those details necessary to identify the accident and having done so, obtain written acknowledgement of your report. When reporting the accident to the police take your driver's licence with you otherwise you may be obliged to produce it within a specified period. You are not obliged to make a written statement and it is unwise to do so before consulting **MUA Insurance Company Limited**.
5. **Avoid alcohol and drugs**
Except on instructions of, or when administered by a doctor, it is illegal to take any intoxicating liquor or narcotic drugs before reporting the accident to the Police.
6. Whether the policyholder's vehicle is damaged or not the accident details should be recorded on the **accident report form** provided in the travel folder. At no stage should liability be admitted either verbally or in writing.
7. If the vehicle cannot be driven, it should be towed to the nearest vehicle dealership by an **MUA Insurance Company Limited** or AA appointed towing contractor.
8. It is best to complete the **claim form** as soon as possible after the accident in order to record clearly the events leading to the incident. The **claim form** provided in the **travel folder** should therefore be completed as soon as possible and forwarded to **MUA Insurance Company Limited** via your insurance broker. Please provide comprehensive details of all witnesses, if applicable.
9. Any third party communication either in writing or verbal should be referred unanswered to your Broker for referral to **MUA Insurance Company Limited** via your insurance broker.

Theft of the insured vehicle

The theft should be reported to the nearest police station as soon as possible but not later than 24 hours after discovery. As soon as possible, kindly phone your nearest branch office:

CPT (021) 7004200

JHB (011) 5356900

PTA (012) 3658621

DBN (031) 2758600

We have contacts in the SAPS vehicle theft branches countrywide.

The **claim form** provided in the **travel folder** should be completed and forwarded to your broker or **MUA Insurance Company Limited via your insurance broker**.