

What is Excess?

Excess is a one-off fee your insurer charges when you make a claim on your policy.

This is in addition to your annual premium.

Who Pays Excess?

Check your policy, but usually the at-fault driver will have to pay the excess.

You must give your insurer the at-fault driver's name and address.

If you don't give your insurer these details, they may ask you to pay the excess.



CONTACT US

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**MID NORTH COAST
LEGAL CENTRE**

Car Accident Checklist

After a car accident there are important steps you should take to ensure your own safety and the safety of others involved.

The form below will help ensure the details of the accident are documented accurately.

Get Safe

1. Make sure you're safely off the road.
2. **Call 000** if someone is injured.
3. If any vehicles need to be towed, call to report the accident on the Police Assistance Line **131 444**.



Get Details

1. Write down the details of the other drivers.
2. Take pictures of the vehicles and the accident scene.
3. **Call 131 444** if the other driver won't exchange details.



Get Legal Advice

1. **Call 6580 2111** for legal advice and then call your insurer.
2. Telephone interpreters are available when you contact us.
3. You must give the driver of the other car your details.



Insurance Company Details

Phone

Policy Number

Name on Policy



Driver Details

All drivers in an accident must exchange details by law.
Take a photo of their licence if you can.



Name

Phone Drivers Licence

Address

Vehicle Details

Obtain information on the other driver. Sometimes the owner might be different from the driver.



Rego / Make

Vehicle Owner

Vehicle Owner's Phone

Vehicle Owner's Address

Insurance Company

Accident Details

Record details of the accident. It may be hard to remember if you don't write down this information immediately following the accident. Road rules determine who is or is not at fault.



Date Time

Location

Nearest Cross Street

Witnesses

Ask witnesses to give a statement to the police to describe what happened.



Witness 1	Witness 2
Name	Name
Phone	Phone