

Downloadable checklist – What To Do If You Have a Road Traffic Accident

Use this practical checklist to guide you through the key steps after an accident. Taking the right actions early can protect your safety, strengthen any future claim, and make the process much smoother.

Immediate actions at the scene

- Ensure safety first and move to a safe location if possible
- Switch on hazard lights and avoid standing in live traffic
- Call emergency services if anyone is injured or the situation is dangerous
- Do not admit fault or argue at the scene—stick to the facts

Exchange and record details

- Exchange names, contact details, and insurance information
- Note vehicle registration numbers and vehicle descriptions
- Record the exact location, date, and time of the accident
- Take note of road conditions, weather, and traffic signals

Gather evidence

- Take clear photos of vehicles, damage, the wider scene, and road layout
- Capture any visible injuries
- Save dashcam footage if available
- Collect witness names and contact details

Look after your health

- Seek medical attention, even for minor or delayed symptoms
- Follow any treatment advice and attend appointments
- Keep copies of medical reports and prescriptions

Notify relevant parties

- Inform your insurer as soon as possible
- Report the accident to the police where required (e.g. injury, hit and run)

Keep records of your losses

- Keep receipts for travel, treatment, and repairs

- Record time off work and loss of earnings
- Note any care or assistance you receive

Organise your documents

- Save all photos, videos, and correspondence
- Keep insurance letters and claim references
- Store everything in one place for easy access

Consider your next steps

- Review whether the accident was someone else's fault
- Consider getting advice about starting a claim
- Act early to avoid losing evidence or missing time limits

Tip: You may wish to save or print this checklist, or keep a copy on your phone so it's easy to access if needed.