

# Must-knows for a minor car accident

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Fender-benders, minor accidents and car clashes are often more of a frustration or ordeal after they happen than the incident itself. From needing a case number to having repairs done, it can all take up a lot of time. Reporting a road accident to the police is always the first step, but this process can be time-consuming and stressful in itself.



Source: [pixabay.com](https://pixabay.com)

The National Traffic Information System's online services portal (eNaTIS) now allows motorists involved in minor accidents to log incidents remotely online. This negates the need to go into a police station to report the incident. When you complete the details of the minor accident, you receive your case number online, ready for insurance purposes.

However, there are clear guidelines about what is considered to be a minor accident. More serious accidents still need to be reported in person at a police station.

## Checklist: Do I qualify to log my accident?

- The incident may only involve up to four vehicles.
- The incident may not have resulted in any injury or death. The logging service primarily exists to ease time. By limiting minor car accident traffic to police stations, it helps everyone – from the police who can focus on bigger issues, to the man in the street, saving time and effort, to get closer to finalising an insurance claim.
- The incident must be logged within 24 hours of the time it took place.
- The online form is binding, but is simple to fill out.

## Some key on-the-scene reminders

Beyond needing a case number for any road accident, particularly for insurance purposes, there are some important steps to keep in mind, should you be involved in an accident:

- You always need to get the ID number and insurance details of the other drivers before you leave the scene of the accident. This can be done on your behalf if you are incapacitated.
- It's best not to admit liability in a car accident or try to negotiate. Should a third party request a private settlement, rather insist your insurer should know the full story. If you can, take some photographs of the damage.
- Above all, if your vehicle is unsafe to drive after the accident (if no one is hurt), don't attempt to drive it. Rather make use of a reputable tow truck service. Belonging to your adviser's or insurer's affiliated services beforehand will help. Keep in mind that your insurer is unlikely to cover exorbitant or unapproved towing costs.

## **Put it in park**

It's important to park any ideas around lying to your insurer about what happened in the accident. This will never end well. You will lose all rights to claim under your policy if a claim is found to be fraudulent and it could even result in your policy being cancelled (something you can avoid by always being honest).

Another top tip is not to proceed with any repairs to your car before you have received clearance from your insurer that these will be covered. If you go ahead without permission, you won't be able to enjoy insurance cover as you'd hoped. Your adviser will keep you updated throughout the claim process.

## **Future road trips**

Being safe on the road should always be a priority. Car accidents involving vehicles that aren't adequately insured can cost so much more than a few scratches. Consider that your car may be out of action in repairs for a while (European manufactured cars in particular), and some insurance may even need to be extended to consider the time it takes for foreign parts to arrive. You may need car hire (for longer than your policy provides for), or you will need to budget for Uber. For some, public transport might be the only option.

The cost of car insurance may be a grudge purchase to some, but if you ever need to claim, you will be grateful for the financial safety net your policy provides.

Always be sure to practise road safety. A convenient way to log a minor accident shouldn't encourage irresponsible behaviour on the roads. You should always strive to be the best driver you can be.

[Log an online crash report](#)

## **ABOUT THE AUTHOR**

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