



What to Do When You Have a Car Accident

admit that I have been so busy with tax forms (and I don't want to see another one for a year!) that this is a short article this month!

And OK, I agree, it is not the funniest thing to talk about, but you must know what to do in case you are involved in a car crash. It is better to look at it when you are calm and composed instead of discovering it when you have the accident and you are all stressed and shocked!

- If you have had an accident and the car is damaged, you must fill in a **CONSTAT AMIABLE**, which is a friendly accident report. You will find a translated version of it opposite. You must complete this even if you have damaged the car on your own or with an animal (the animal doesn't have to sign it!). You can ask for one or more at any insurance company office (they are the same for all insurances companies).
- If the accident involves two vehicles, just fill in one accident statement and take a copy each (when you fill in the first page, make sure it copies to the pages underneath as well).
- If the accident involves more than two vehicles, fill in one constat per vehicle involved with you. E.g. For a pile up, fill in a statement with the vehicle in front and another with the vehicle behind.
- If possible, take as many photos as possible as photos don't lie!
- Draw a layout of the accident in box N°13.
- If there is a witness, please take their details. There is a box for that on the accident statement.
- If you do not agree with the other person involved in the accident, do not sign the accident statement but write your remark in box N°14 and take your copy of it.
- You can write your remarks in English as long as the other driver can understand it and is OK with it.
- If the other driver refuses to sign, make sure you take the number plate and write in the remark box that he refuses to sign.
- You must send your copy of the statement to your insurance company within 5 days. If you send it by post, make a copy first.
- If you are injured and cannot complete the constat on-site, contact your insurance company or get someone else to do it as soon as possible.

Conclusion

Well, the best is not to have an accident, especially if you are one of my customers! But you don't usually choose to do so, so please read this carefully and if in doubt phone your insurance agent. Be safe!

And remember to check out our website: www.bh-assurances.fr for all my previous articles ("Practical Information" on the English site). We also now have a Facebook page: **Allianz Jacques Boulesteix et Thierry Hatesse**. You can also follow us on Twitter **@charenteinsure**

Please don't hesitate to contact me for any other information or quote on subject such as Funeral cover, inheritance law, car, house and top up health insurance, etc...

The image shows a detailed 'ACCIDENT STATEMENT' form. It is divided into three main vertical sections: 'VEHICLE A' (left, blue header), '12. CIRCUMSTANCES' (middle, white header), and 'VEHICLE B' (right, yellow header). Each vehicle section contains fields for driver name, address, insurance details, and a 'Remarks' box. The '12. CIRCUMSTANCES' section features a grid of 12 numbered checkboxes for describing the accident, such as 'stopped at a red light', 'changing lanes', 'turning right', etc. At the bottom, there are boxes for 'Vehicle damage to vehicle A', 'Vehicle damage to vehicle B', and 'Signatures of the drivers'. The form is annotated with blue and yellow arrows pointing to specific areas.

The DSM website also lists Isabelle's articles, including a full-size downloadable PDF of the Accident Statement shown. Please click the 'Content' tab on www.thedeuxsevresmonthly.fr

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