

WE ARE RISK MITIGATORS.

OUR EXPERTS ARE ALWAYS AT YOUR SIDE FOR
THE BEST RISK SOLUTIONS, WORLDWIDE.

HDI Risk Consulting

**European
Accident Statement**

www.hdi.global

HDI

WHAT TO DO IN CASE OF AN ACCIDENT.

The proper completion of the European Accident Statement (complete and legible) is essential for the correct and smooth settlement of a claim. This factsheet tells you what to fill out for each subject and what you need to pay attention to. Remember to take pictures of the situation and the damage, for example with your mobile phone!

- 1. Date of accident and time:** 01-07-'18, 13.00 hour = July 1st, 2018, at 1 pm.
- 2. Location:** country, city, street name. Also names of intersecting roads if applicable.
- 3. Injury(ies) even if slight:** always fill in.
- 4. Material damage:** for example, vehicles other than vehicle A or B. Also mention other objects such as a fence, a wall, a pole or, for example, a diesel spill or cargo damaged by an accident. Report any potential environmental damage directly to your employer!
- 5. Witnesses:** just 'yes' is not sufficient; always note names, mobile phone number and (e-mail) addresses. Remember, there are more witnesses than you think! Passengers, relatives and acquaintances are also witnesses. If there are no witnesses, please note this clearly!
- 6. Insured/policyholder:** the person who took out the insurance, often your employer or leasing company.
- 7. Vehicle:** your car (or truck, bus, etc.) and any trailer. Please also check the registration number of the other party. If a semi-trailer or a trailer is coupled behind the vehicle, always fill in this registration number too.
- 8. Insurance company:** see the insurance certificate of your employer or leasing company. You have to note the name and phone number of your insurance company and the policy number.
- 9. Driver:** self-evident. Please also fill in your driving license details: license number, valid until (01-07-'18), license category and national or international.
- 10. Point of initial impact:** this concerns the determination of the impact direction at the time of the accident. Only place an arrow at the point of (first) impact of this accident.
- 11. Visible damage:** on your vehicle. Describe dents as fully as possible. Check if the counterparty is not recording any old damage and state this if necessary. Make photos of old visible damages.

12. **Circumstances:** fill in the x accurately and also enter the amount of crosses! Do not change anything after signing the form.
13. **Sketch of accident:** simple sketch can be made on the Accident Statement, but a more complicated sketch can also be made on a separate piece of paper. Sign both and refer to the attached sketch on the Accident Statement. Also think of the applicable road signs, such as give-way road-marking, road signs and others.
14. **My remarks:** for example, any old damage noted by the counterparty or an explanation of any other material damage (see above, point 4). You can provide additional information about the circumstances here. Also read the description at point 15!
15. **Signature:** you do not just sign for the details on your part, but you have also taken note of what the counterparty did fill in. If you can't read what's written, if you don't agree with the other party or if you don't know the language, please state this under 'My remarks' at point 14. If you do not state anything, it is assumed that you have read and understood the counterparty's story.

The image shows a complex form titled 'ACCIDENT STATEMENT'. It is divided into several main sections:

- Header:** Includes fields for 'Date of accident', 'Time', 'Locality', 'Date', 'Witnesses names, addresses, etc.', and 'Date of event if applicable'.
- Material damage:** A section for reporting damage to vehicles, with checkboxes for 'Material damage to vehicle' and 'Material damage to other than vehicle'.
- VEHICLE A and VEHICLE B:** Two columns of information for each vehicle, including:
 - Driver details: Name, address, postal code, country, license type, registration number, and country of registration.
 - Insurance details: Green Card number, insurance certificate, and agency name.
 - Vehicle details: Make, type, and model.
- T2. CIRCUMSTANCES:** A central section with checkboxes and text boxes for describing the accident, such as:
 - 1. Ped. struck on road of the accident scene to help explain the drawing.
 - 2. * parking/stoppage.
 - 3. * leaving a parking place/ leaving the car.
 - 4. entering a parking place/ entering a car park.
 - 5. entering a parking place/ entering a car park from private ground, from a track.
 - 6. entering a car park/ private ground, a track.
 - 7. entering a manoeuvre/ circulating in a roundabout.
 - 8. vehicle on the road of the accident while going in the same direction and in the same lane.
 - 9. driving in the same direction but in a different lane.
 - 10. changing lanes.
 - 11. overtaking.
 - 12. turning to the right.
 - 13. turning to the left.
 - 14. merging.
 - 15. encroaching on a lane entered on the occasion in the opposite direction.
 - 16. crossing from the right or left junction.
 - 17. had not observed a sign or sign post or a traffic light.
 - 18. state number of hours worked with a driver.
 - 19. Must be signed by BOTH drivers when a driver is involved in an accident.
 - 20. Check of previous motor damage occurred.
 - 21. Check of previous motor damage occurred.
- Sketch area:** A large grid for drawing the accident scene, with instructions to 'Indicate the point of impact of the vehicle A by an arrow' and 'Indicate the point of impact of the vehicle B by an arrow'.
- Bottom section:** Includes 'My remarks', 'Signatures of the drivers', and 'Date of event'.

Fill in the rear side of the form as soon as you have the opportunity to do so. Do not wait too many days to do this. The quick reporting of damage will also save on costs that may have to be paid out.

Indicate clearly whether there has been a police presence and, if so, from which police force. You should also fill in the sections 'injured persons' and 'accident details' as completely as possible.

After that, you can discuss this with your employer's claims handler. You do not sign the rear yourself. This may only be done by the policyholder. We recommend to describe the facts in detail in, for example, a drivers statement or an internal claim form. Attach this to the Accident Statement. Always let your employer know when you have taken photos.

About HDI Risk Consulting.

HDI Risk Consulting GmbH supports major corporations, industrial and mid-size companies with loss prevention and in establishing risk management systems.

HDI Risk Consulting offers its' customers access to some 170 engineers and experts from a wide range of technical disciplines. We aim to support companies with the management of risks and the development of individual risk-based concepts for insurance cover.

HDI Risk Consulting operates globally in the Property, Motor, Engineering and Marine markets, with particular focus on the identification and assessment of risks and the development of appropriate, individual protection concepts.

HDI Risk Consulting GmbH is a wholly owned subsidiary of HDI Global SE.

HDI Global SE
HDI-Platz 1
30659 Hannover
Germany
www.hdi.global

403-HRC296GB 1903

