

# What you should know about car insurance



Tick it off your list today:



Your teenager is finally on their P-plates. Will they be driving your car?

Don't forget to contact your insurer and add the newest driver in the family to your insurance policy

## Car insurance



### Top car insurance tips

- If you're responsible for an accident, you could be liable for tens of thousands of dollars of damage to other cars or property. At the very least, consider a Third Party Property or a Fire and Theft policy, even for older vehicles
- Comprehensive car insurance provides the greatest peace of mind and often offers a range of additional benefits, either as inclusions or extras
- You may be able to save on your premium by increasing your excess or by bundling your car policy with other insurance policies through the same insurer
- Tell your insurer if you modify your car, use your car for work, move house or need to add other drivers to the policy
- Safe drivers with good records usually pay lower premiums than higher-risk drivers
- If your car is stolen you should report it to the police and your insurer immediately
- To find an insurer that offers car insurance, visit [www.findaninsurer.com.au](http://www.findaninsurer.com.au)

## Did you know?

More than one in five car owners (21 per cent) risk not having the insurance they need because they don't read their policy document



### Need more information on car insurance?

Visit [www.understandinsurance.com.au](http://www.understandinsurance.com.au) for more tips

# What to do if you're involved in a car accident

## Step-by-step guide

### Safety first

1. Put your hazard lights on
2. Move yourself and any passengers to a safe place, especially if you are on a busy road or highway. Only step outside of your vehicle if it's safe to do so (never step onto the highway, next to fast moving traffic, or on the road at night time)
3. Check if anyone is injured. Call 000 if anyone has been hurt

### Report to the police

4. Police reporting for motor vehicle accidents may differ between states and territories. However, any accident involving personal injury must be reported to the police. In some states, police must be informed if a vehicle has to be towed

### Get the facts

5. Make a note of the time, date and location of the accident
6. Get the following necessary information from the other driver(s) involved:
  - Name, address and phone number
  - Vehicle registration, make, model and colour
  - Driver's licence number
  - Insurer's name
  - Insurance policy number if available
  - Statement of what happened
7. Gather the names and phone numbers of any witnesses
8. If safe to do so, take photos of the accident scene and the damage to all vehicles involved

### Contact your insurer

9. Ring your insurer to discuss your next steps, including moving your damaged vehicle and, if your policy allows, using a hire car while yours is being repaired. It is a good idea to tell your insurer if you have been involved in a car accident, even if you don't make a claim
10. If someone (including an insurer or legal representative) makes a claim against you arising from the accident, contact your insurer as soon as possible. You should inform your insurer about any demands made of you to pay for repairs, compensation to others, any court actions or offers of settlement

### Fixing your car

11. Some insurance companies use preferred repair shops where they have an agreement that guarantees repair standards. Check with your insurer whether it will find you a repairer or if you can nominate your own under your policy

### Temporary transport

12. Depending on the cover selected, if your insurer accepts a claim under your policy you may be eligible for a range of benefits such as hire car cover or emergency travel and accommodation. Check your policy document for details
13. Be wary of offers of hire cars from tow truck drivers or smash repairers. Check with your insurer first

## Towing

- If your vehicle is not driveable, discuss your options with your insurer. Your policy may cover towing costs, and your insurer may offer roadside assistance or towing services
- Each state and territory may have specific procedures in place for towing; your insurer can let you know
- Be wary of scams and unsolicited help
- Do not agree to your vehicle being towed to a smash repairer nominated by the tow truck driver without first talking to your insurer
- Carefully read any paperwork you are asked to sign and make sure that your choice of the destination (smash repairer) is correctly recorded before signing

## Beware of unauthorised repairs

- Do not carry out or authorise repairs unless you are entitled to claim those repairs under your policy and you have written authority from your insurer

