Insurance Claim Reporting

Insurance claims

Collect timely data

Following a road crash, you should collate and log as much crash data as possible. Then contact your insurance provider to ensure that the data meets the requirements to process an insurance claim.

The information should be collected as soon as possible after a crash to ensure that it is not forgotten or lost, and to allow the time for any additional information requests.

What to provide

An insurance company will typically require:

- Details of the crash scene
- Photographs or videos taken of the scene
- Vehicle registration (all parties)
- Vehicle damage (all parties)
- Contact details (all parties)
- A sketch of the crash scene, including road layout and position of the vehicles (if no photos were taken)
- Any suspicions about the crash

Contact person

Your Post-Crash Reporting Procedure should specify who is responsible for contacting the insurance company (it’s typically the Transport Manager or a similar role) and when that contact should be made.