



What to do if you have a road accident abroad

Driving across borders is an everyday reality in Europe and accidents between vehicles from different countries are common. This leaflet provides a step-by-step guide to what you should do if you are involved in a road accident while travelling abroad.

1 Be prepared

While your motor insurance policy covers you when travelling in another European country, you may need to purchase additional insurance cover in order to receive the same amount of compensation for an accident abroad as you would for an accident at home. It is important that you contact your insurer for advice about the possible need for such additional cover and which type would best meet your needs.

If you have an accident abroad, it is the law of the country in which the accident occurs that applies. Your claim for compensation (property damage and personal injury) may therefore need to be submitted and handled differently to how it would be in your country of residence.

2 At the scene

If you are involved in an accident, collect as much information as possible about the other vehicle's owner and driver. Fill in the European Accident Statement or an equivalent form from your insurance company. The other party may ask you to fill in a European Accident Statement. It is perfectly safe for you to complete and sign this document, if you keep a duplicate of the document with the other party's signature. It is a way of ensuring that the parties to an accident exchange the relevant information and, if possible, agree on how the accident occurred, regardless of whether they speak the same language.

If you do not have a European Accident Statement or insurance form, ideally write down the following information:

- Date, place and country of the accident
- Name and contact details of the other party (owner/keeper/driver/operator of the other vehicle)
- Name and contact details of the other party's motor third party liability (MTPL) insurer
- The policy number or green card number from any insurance documents presented at the scene
- Registration number(s) of the other party's vehicle. (If it is a lorry or a tractor towing a (semi-)trailer, note the registration plates of the towing vehicle and of the trailer, as the registration plates may differ.)
- Country of registration of the other party's vehicle
- Make and type of the other party's vehicle
- Names and contact details of any witnesses
- Information (eg address and reference) about the police authorities to which the accident has been reported
- The circumstances of the accident. If both parties agree on these, it is recommended that both parties sign a statement.

Contact the local police. In some countries, the police only go to the scene of the accident and compile a report if one of the parties has been injured or if multiple vehicles are involved. You should keep any documentation that the police give you, in case you need it to pursue your claim.

If possible, take photographs of the accident scene and the damaged vehicles (including the registration numbers).

3 When you get home

You can submit your claim in your country of residence, in your own language, to a claims representative of the other party's motor insurer. Your insurer (motor or legal expenses insurer) may be able to assist you.

To find the representative's details, contact the information centre in your country of residence. If you know the name of the insurer, the information centre can provide you with the claims representative's contact details. If not, they will trace the other party's insurer and its claims representative from the vehicle registration number, make and model of the vehicle and any other details you provide them with.

If the foreign insurer has not appointed a representative in your country of residence, you can send your claim to the national compensation body. This body also intervenes when the other party's vehicle is uninsured or the insurer could not be identified, if the accident occurs in an EEA country.

Points to remember:

- The time limit for submitting your claim may be different from the one in your country of residence. It is therefore important that you submit your claim as soon as possible.
- You may receive a different amount of compensation to that you would receive in your country of residence, because the applicable law of the country of the accident may result in different types and amounts of compensation.



For further information, please check the websites of:
Council of Bureaux

- [Green card system](#)
- [Information on national information centres and compensation bodies](#)

European Commission

- [Information about motor insurance](#)

Insurance Europe

- [Information for consumers – national contact points](#)