

STEP BY STEP GUIDE

IN EVENT OF AN ACCIDENT

PART 1

WHAT TO DO WHEN YOU HAVE AN ACCIDENT

Different types of accidents

Own damage refers to an accident where no other insured person or vehicle is involved - for example when your vehicle hits a tree, a dog or a wall.

You should report such an accident to the nearest Police Station within 1 hour of its occurrence and produce your Driver's License. You will be given a Notice of Intended Prosecution (NIP) as well as an Occurrence Book number (OB number), which you should keep for your record. These documents must be given to your insurance company when reporting the accident.

Accident involving a third party

Both parties agree on the circumstances of the accident

Step 1

You should switch on the hazard lights of your vehicle and place the emergency warning triangle on the road to alert the other road users.

Step 2

It is important to check if both drivers hold a valid driving license and a valid insurance vignette. Otherwise, the Police should be called.

Step 3

The road should then be marked with an indelible chalk (position of wheels and plate number of each vehicle). After marking, the vehicles can be moved to the side of the road, if they were obstructing the traffic in their initial position.

Step 4

The Agreed Statement of Facts form, consisting of one original and one carbon copy, should be filled in by both parties. It is to be noted that:

- Only one ASF form should be filled in by both parties.
- The form should be filled in with details of the accident including a clear sketch with the point of impact. Be careful to fill in all the required fields, since any missing information could render the ASF form invalid.
- The ASF should be signed by both parties.
- One party keeps the original, the other keeps the carbon copy, and they submit their respective copy to their insurance company.

- ✓ No admission of liability should be made on the ASF, since it is the responsibility of the concerned insurance companies to determine who is liable for the accident.
- ✓ The ASF form is not compulsory and should not be filled in by you in case of any doubt regarding:
 - Circumstances of the accident.
 - Sobriety of the other party.

Accident involving several vehicles, but without casualties or implicating government vehicles

In such cases, no ASF form should be filled in. The road should be marked with an indelible chalk and you should call the Police to come on the scene of the accident. Report the accident to your insurance company.

Accidents with casualties, suspected drunk-driving, or when the parties disagree on the circumstances of the accident

Step 1

When there are casualties and/or if you suspect that the driver of the other vehicle is under the influence of alcohol, neither the ASF form nor the Minor Road Accident Report form should be filled in.

Step 2

A statement should be given to the nearest Police Station.

In all cases, you should:

Step 1

Notify your insurance company as soon as possible by telephone and within a maximum of 5 days.

Step 2

Submit the official accident report and all the necessary documentation to your insurer within a maximum of 15 days.

PART 2

TOWING OF YOUR VEHICLE

Mauritius Union offers free towing service of a 24 hour basis, in case of an accident where your vehicle is not roadworthy and needs to be towed.

- ✓ In case of front impact, whereby your radiator or engine may have been damaged, we recommend that you don't try to drive your vehicle and call the towing service provider.
- ✓ This service is not applicable for commercial vehicles such as taxis, contract cars, vehicles of more than 2.5 tons or vehicles insured under a Third Party cover.

In case your vehicle is not roadworthy and if you have opted for the **Loss of Use** option when contracting your Motor Insurance with us, you will be provided with a replacement vehicle. Otherwise, the replacement vehicle will be provided to you when your vehicle enters the garage for repairs.

PART 3

HOW TO SUBMIT A CLAIM ?

Mauritius Union offers free towing service of a 24 hour basis, in case of an accident where your vehicle is not roadworthy and needs to be towed.

Step 1

Notify us within 5 days by phone on 207-5500

Step 2

Report the accident within 15 days :

- In person at any of our branches or
- Via our website mauritiusunion.com.

Documents to submit:

- ✓ ASF (Agreed Statement of Facts) form.
- ✓ NIP (Notice of Intended Prosecution) if the accident was reported to the Police
- ✓ Driver's License.
- ✓ Horsepower (deed of ownership).
- ✓ Motor Claim Form, in case you are not at fault in the accident (to be filled in by yourself and the driver of the vehicle at the time of accident).

Our colleagues of the Motor Claims Department (2nd floor, Mauritius Union Head Office) or in our branches will be pleased to assist you to fill in the Claim Form if need be.

PART 4

PROCEDURES FOR REPAIRS OF YOUR VEHICLE

Approved repairers

Mauritius Union works in close collaboration with a selection of garages and car dealers, which have been carefully selected based on the quality of their service and expertise. We recommend that you choose one of these garages for the repair of your vehicle.

The list of approved repairers is available on request.

Estimate of Repairs

Once your vehicle is at the garage, an Estimate of Repairs will be carried out to evaluate the cost of the repairs. This will then be communicated by the garage to your insurer or to the insurer of the other party if you are not at fault in the accident.

An appointment date is set between the garage and yourself to start the repairs on your vehicle and this date should be communicated to your insurer.

The excess

The compulsory excess, as specified by your Motor Insurance Policy, should be settled with the garage carrying out the repairs upon delivery of your vehicle.

In the event that you are not at fault in the accident, this excess amount will be recovered from the Third Party Insurer.

In case the cost of repairs of your vehicle falls below your excess, you will have to bear this cost, whereas Mauritius Union will settle the damages incurred by the other party involved in the accident.