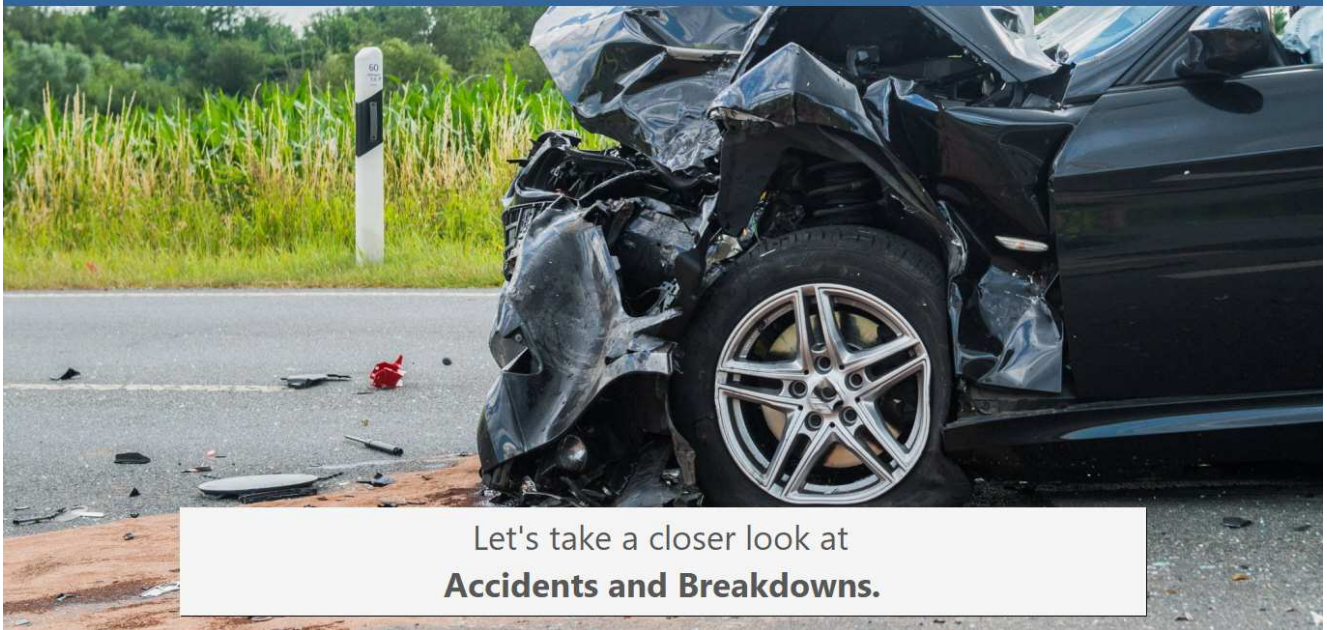


Accidents and Breakdowns

Welcome to this **Perfect Driver** course. Throughout this course, we are going to look at the law, skills, techniques, and ideas to help you become a better, and safer driver.

In this lesson, we'll look at **Accidents and Breakdowns**.

Accidents and Breakdowns



Let's take a closer look at
Accidents and Breakdowns.

Accidents and Breakdowns

There are many reasons why an accident happens. Lack of concentration, lapse of concentration, speeding, alcohol, unsafe roads or unsafe driving.

We've covered these issues in previous and in some future lessons. Right now, we are going to look at what you need to do if you are involved in an accident.



Accidents and Breakdowns

Following a crash, you must:

- Determine if anyone is injured - and call an ambulance if required.
- Exchange information with other persons involved in the traffic crash.
- Arrange for movement of the vehicles involved in the crash (if safe to do so).
- Where required, report the traffic crash to the Police within 24 hours.



Accidents and Breakdowns

There are a number of conditions that mean **you must** call 000 to inform police. These include:

- Death or injury (requiring medical attention from a qualified ambulance officer, nurse or doctor).
- An hazardous environment or threat to public safety exists, including traffic congestion (e.g. fuel spill, power lines down).
- Substantial damage to property.
- It is not safe to move the vehicles damaged in the accident.
- One or more cars is unable to be driven safely away from the accident.



Accidents and Breakdowns

In any accident, no matter how minor, you are required to swap identification details with the other driver. If the damage is minor, and both cars are able to drive away safely, and there are no injuries, you must still call the police under the following situations:

- Suspected involvement of drugs and/or alcohol.
- A driver fails or has failed or is refusing to provide required details.
- A driver with an impairment or disability requires police assistance.

In any situation where police are or need to be called, you must report the accident to the police within 24 hours. Do not assume the other driver will do this - it needs to be done by both drivers.



Accidents and Breakdowns

The information you must provide to the other driver includes:

- Your name and address.
- The name and address of the owner of the vehicle (if you are not the owner).
- The vehicle registration number.
- Any other information necessary to identify the vehicle.

If reporting the accident to police within 24 hours, you'll have to provide as much information as possible. You may find it helpful to take some photos at the accident site if it is safe to do so.



Accidents and Breakdowns

If you damage a parked car, and the damage is minor, and the owner is not present, you can leave a note on their windshield with your contact details.



Accidents and Breakdowns

If you believe that the other driver has provided false details, will not provide details, is unlicensed, appears to be affected by drugs or alcohol, or you believe their car is not registered, you must call the police.



Accidents and Breakdowns

If involved in an accident that **does not** involve another vehicle, you will still have to alert the police if:

- There are any injuries
- There is damage to property
- Your car needs to be towed from the scene

If you damage private property - say a fence or gate, you must contact the owners and provide them with your details.

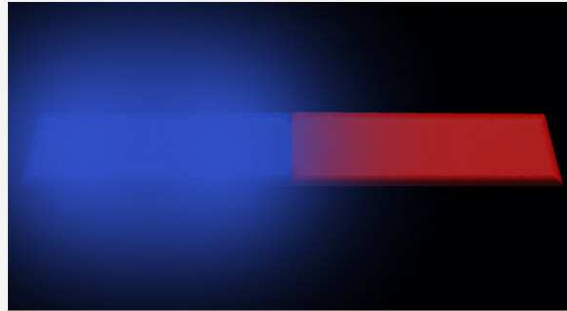


Accidents and Breakdowns

If the police arrive at the accident scene, provide them with all details they request. You may be required to visit the police station later if the police are investigating the accident and its cause.

After a police investigation, the police may lay charges, including such things as speeding, negligent or dangerous driving, as well as any other relevant charges related to unlicensed or unregistered driving.

See the lesson called **Your Rights** for more details on your rights when being questioned by police.



Accidents and Breakdowns

To determine your blood alcohol level, or detect traces of illegal drugs in your system, you may be asked to provide a breath sample to police if you are involved in an accident.

This is a harmless and simple procedure. You blow into a bag for around 10 seconds (and possibly a mouth swab), and within minutes, the police will have a reading on your alcohol and drug levels.

It is likely that if alcohol or drugs are detected in your system, you may be required to undergo a blood test at the local police station to confirm the readings.

It is against the law to refuse, or try to avoid, a breath or drug test from police.



Accidents and Breakdowns

If you have accident insurance on your car, you will have to contact your insurer, and give them as much information as possible, including all the details of the other driver or details of the report made to the police.

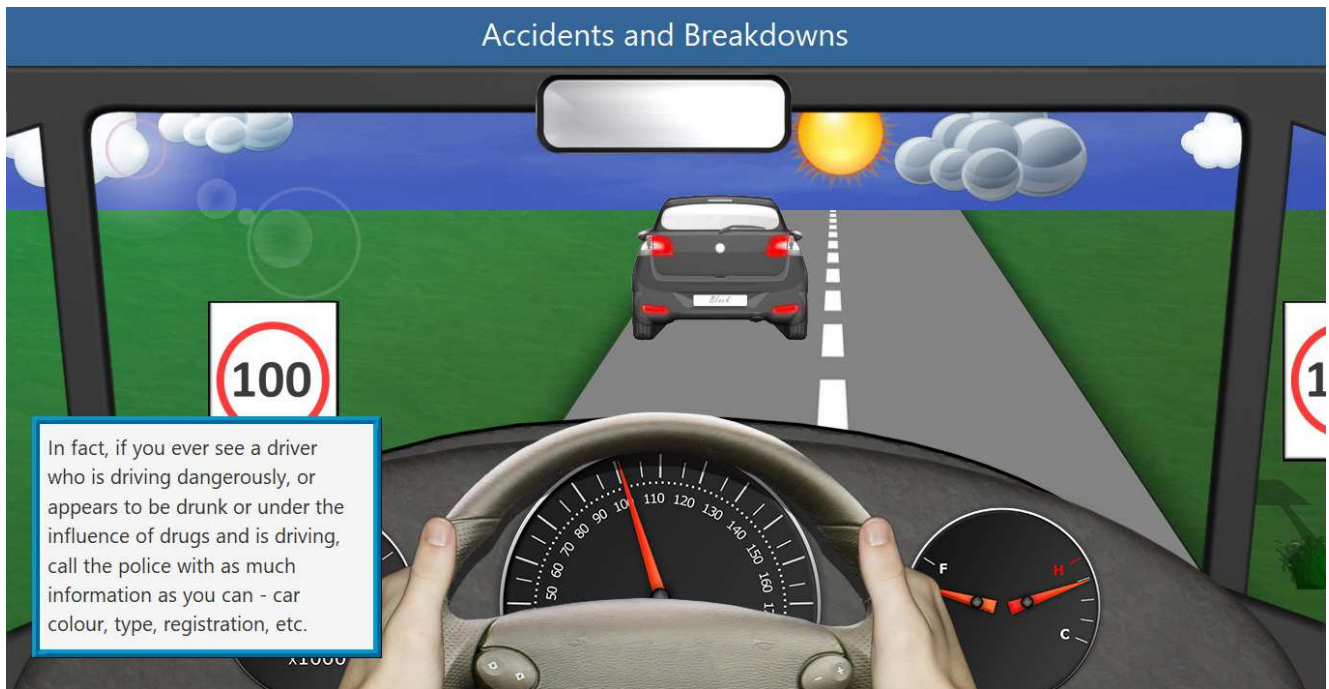


Accidents and Breakdowns

If you witness an accident, but are not involved, you are quite free to contact the police and alert them of the accident, particularly if it meets some of the earlier criteria - injuries, substantial damage, a car is towed, etc.



Accidents and Breakdowns



Accidents and Breakdowns

If your car cannot be driven (either from an accident or it just refuses to start or move), follow these guidelines:

- Turn on your *hazard lights*.
- Find a safe spot to pull over, or park your vehicle as far away from other traffic as possible.
- Do not attempt to change a tyre unless it is safe to do so.
- Activate your parking lights in poor visibility.
- Stay in your vehicle with your seatbelt on and call roadside assistance.



Accidents and Breakdowns

Your **hazard lights** are activated from a switch that will look something like the one below.

When turned on, all four blinkers of your car will flash, indicating to others your car has broken down or cannot be moved.



Accidents and Breakdowns

Your **hazard lights** will also flash on your dashboard, and make a ticking sound, so you are aware of them being on.



Accidents and Breakdowns

Third Party Personal Insurance. When you register a vehicle, it is automatically insured for what is called *Third Party Personal*. This is insurance that covers the cost of injuries to another party during an accident that is determined to be your fault.

If your car is not insured, it does not carry this insurance, which means you may be personally liable for injuries to other parties.



Accidents and Breakdowns

Third Party Personal Insurance. In most states, you will be assigned a default third party insurance company to handle your third party personal insurance. As mentioned, this insurance is compulsory, and must be taken out when registering the car.

However, you are allowed to individually seek out other insurance companies, compare prices and conditions, and take out this insurance with a company of your choosing.



Accidents and Breakdowns

Third Party Property Insurance. *Third Party Property Insurance* is not mandatory, but highly advisable. It covers damage to other vehicles in an accident determined to be your fault.

It is really the minimum level of insurance you should have. If you run up the back of a Ferrari, the repair costs are likely to be very high - and will fall directly on you if you have no Third Party Property Insurance.

Third Party Property insurance normally comes with what they call an excess. It means that any time you make a claim, you are required to pay a minimum amount - say, \$500 or \$1000. An excess is normally negotiable, to some extent. It is designed to stop numerous frivolous claims on insurance.



Accidents and Breakdowns

Comprehensive Insurance. This form of insurance covers all eventualities. Damage to other cars, and damage to your car - even if you cannot identify the other party that caused said damage.

It is not mandatory. Different insurance companies will offer different sorts of details, covering such things as accidents, theft, fire, etc.

Comprehensive insurance normally comes with what they call an excess. It means that any time you make a claim, you are required to pay a minimum amount - say, \$500 or \$1000. An excess is normally negotiable, to some extent. It is designed to stop numerous frivolous claims on insurance.



Accidents and Breakdowns

Third Party Fire and Theft. Some insurance companies offer insurance that falls between Third Party Property and Comprehensive.

This is different among all insurers - and some allow you to select specific things you'd like to insure against and others not. Check with potential insurers for more information.



Accidents and Breakdowns

SUMMARY

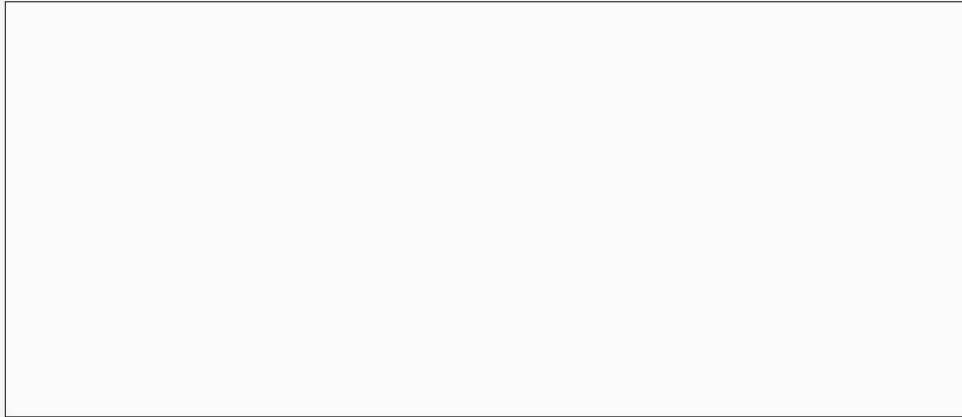
In this lesson, we discussed **Accidents and Breakdowns**. This included:

- Following a Crash, Call the Police.
- Swap Details With the Other Driver, What Information to Swap.
- Leave a Note.
- Breath Testing, When the Police Arrive and Other Reasons to Call Police.
- Private Property Damage.
- Breakdowns, Hazard Lights.
- Third Party Personal Insurance, Third Party Property Insurance, Comprehensive Insurance, Third Party Fire and Theft.

[FINISH LESSON](#)

Accidents and Breakdowns

Signature. It is very important that you use the mouse, or touch, to *sign* the form below. This helps us record your progress accurately.



SUBMIT SIGNATURE

CLEAR SIGNATURE

Accidents and Breakdowns

Welcome to this **Perfect Driver** course. Throughout this course, we are going to look at skills, techniques, and ideas to help you become a better, and safer driver.

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Accidents and Breakdowns

Accidents and Breakdowns