

## Motor Vehicle Insurance Information Sheet

### What to do if you have an accident?

Following an accident, it is not always easy to think or act clearly. The following checklist may remind you of what needs to be done and will help in an Insurance claim

#### At the scene of the accident:

1. Check occupants of all vehicles involved in the accident and call an ambulance and police if anybody is injured or there has been damage to property.
2. If safe to do so, move the car off or to the edge of the road and always put on the hazard lights to avoid further accidents occurring ensuring the safety of yourself and others at all times.
3. Try to remain calm and do not get into an argument with the other driver(s).
4. Take a note of the date, time and location of the accident.
5. Wherever possible take a photograph of any damage with your mobile phone as a reliable record of the event.
6. Obtain full details from the other driver(s) including - drivers' names, residential addresses, phone numbers, registration numbers, licence numbers and insurance company details if possible.
7. Write down names, addresses and telephone numbers of any witnesses.
8. If towing is required, you should direct the towing of your car to our insurer **CGU on the number 132480**. Do everything reasonable to limit and prevent further damage or loss.

#### After the accident:

1. Inform the Senior Operations Accountant, Leah Dincog ([l.dincog@westernsydney.edu.au](mailto:l.dincog@westernsydney.edu.au) or 4570 1217 ) of the accident, download and promptly complete the insurance claim form which can be found on the Finance website as follows:

[https://www.westernsydney.edu.au/finance\\_office/finance/financial\\_operations/uws\\_insurances/motor\\_vehicle\\_insurance](https://www.westernsydney.edu.au/finance_office/finance/financial_operations/uws_insurances/motor_vehicle_insurance)

A general reminder when submitting a motor vehicle claim form to Leah Dincog, Senior Operations Accountant, please ensure that the following 5 key details collected from the third party driver at the time of the accident are entered in the "Details of other vehicle or property section" of the motor vehicle claim form.

1. Drivers full name
  2. Drivers licence number
  3. Residential address
  4. Registration number
  5. Telephone number
2. If the vehicle can be driven please contact and arrange delivery to one of the designated Motor Vehicle repairers listed on the website and request a quotation for repairs.

[https://www.westernsydney.edu.au/finance\\_office/finance/financial\\_operations/uws\\_insurances/motor\\_vehicle\\_insurance](https://www.westernsydney.edu.au/finance_office/finance/financial_operations/uws_insurances/motor_vehicle_insurance)

3. Do not negotiate or promise payment or authorise any repairs.
4. If you receive any correspondence from other people involved in the accident (or their insurer/legal representative), notify the WSU Senior Operations Accountant immediately and forward any correspondence received. This may include a letter of demand or legal documentation.
5. Do not take legal action against the other party without the University's consent.
6. Do not dispose of any damaged property, unless we have agreed.

The WSU motor vehicle insurance policy has a basic excess of \$1,000 on all at fault and single vehicle accidents, including Pool car accidents. There is no excess contribution towards a claim if;

- The claim involves a collision with another vehicle and the collision which gave rise to the claim was totally the fault of the driver of another vehicle; and
- The WSU driver provides the insurer with the 5 key details listed above.

However, WSU may still be liable to pay an excess of \$1,000 until the third party driver can be fully identified.

Salary sacrificed vehicle users please note: - as per the Salary Sacrifice (Vehicles) Policy, vehicles are comprehensively insured as part of the package cost. The WSU salary sacrifice package will meet the excess costs for the first at fault accident in a calendar year. However, the employee will be charged 50% of the excess (including any loadings) for a second at fault accident in a calendar year and 100% of the excess for any subsequent at fault accidents in a calendar year.

For any further Insurance assistance please contact Leah Dincog, University's Senior Operations Accountant on (02) 4570 1217 during normal business hours.