

What to do in the event of
a motor accident?



MEDAL

INSURANCE

a name you can trust

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Summary: What to do in the event of a motor accident?

What to do in this situation

- Stay cool, be polite and objective;
- Stop your vehicle safely;
- Stay at the scene of the accident until any injured are properly cared for and the accident is properly reported;
- Do not move the vehicles until the accident has been properly reported;
- If the road is obstructed, place warning triangles at least 30m before the obstruction and visible for 100m;
- You must exchange insurance policy details and the names and addresses of the drivers involved;
- If your vehicle can not be driven, call your breakdown service. The phone number is on the insurance green card. It is available Europe wide, 24-hours per day;
- Try to obtain names, addresses and phone numbers of any witnesses. Ensure that a police report includes this information.

Is anyone injured?

If anyone is injured you must call medical assistance and the police. First try and call the local police and ambulance service. If you cannot, call the **European emergency number 112**. Stay at the scene until the police allow you to leave.

No injuries? Only your vehicle involved?

MEDAL recommends that you complete the accident statement form, as far as possible. If your vehicle damaged other people's property you should obtain their names and addresses, and give them details of your insurance policy, your name, address and licence.

Only two vehicles involved?

Call the police to make a report if:

- The accident takes place outside Portugal;
- Either of the cars registered outside Portugal;
- The other driver is drunk or under the influence of drugs;
- The other driver does not hold a valid driving licence;
- The other car is not insured.

Even if you call the police, MEDAL recommends you also complete the **accident statement form** ([here](#)) to help your insurance company. Only leave the scene of the accident when the police allow you to do so. For most accidents the fastest way to receive insurance compensation is to complete the accident report form. Once the report is signed by both drivers, you may leave the scene of the accident.

What to do in the event of a motor accident?

I FAQ's

1. Is insurance compulsory for all vehicles?

Third Party Liability Insurance is compulsory for all motor vehicles and trailers for use on public roads with minimum capital of from 7.750.000 € up to 50.000.000 €.

The compulsory insurance covers loss or damages caused to third parties, including passengers in the vehicle but excluding the driver.

2. Who can drive the vehicle?

In Portugal we insure the vehicle not the driver. The cover is for any driver with the permission of the policy holder. Friends can drive the vehicle, but we recommend a written authorization to show the Police/GNR.

3. Driving outside of Portugal?

Check if your Green Card is valid for all the countries you wish to drive to, and if you need to pay any additional premium to extend the covers of your policy.

4. Insurance for foreign cars?

According to Portuguese Law and European Union (EU) recommendations and rules, the insurance must be done in the country where the vehicle is registered. This principle is the same and valid in all the other (EU) countries. To insure a foreign vehicle in Portugal, the matriculation process to Portuguese plates must have already started.

5. If a driver has no-claims bonus (NCB) can it be transferred from the previous insurance?

The bonus can be transferred from your previous insurer, even foreign, and benefit from a discount due to not having accidents in your records as a driver. Every full year of no-claims you earn gives you a discount on your car insurance policy. The exact amount changes depending on the insurance company. And the more NCB you have, the more your discount increases.

6. In case of accidents what should I do?

If there are no injuries and only involved two vehicles, you must complete the Accident Statement form, as much as possible, and deliver it to our claims department to proceed with the claims process.

Even if you call the police, MEDAL recommends you also complete the Accident Statement form ([here](#)) to help inform your insurance company. Only leave the scene of the accident when the police allow you to do so.

For most accidents, the quickest way to receive your insurance compensation is to complete the accident statement form. Once the report has been signed by both drivers, you can leave the scene of the accident.

What to do in the event of a motor accident?

7. What is and when to use the European Accident Statement form (DAAA)?

If there are no injuries and the accident only involved two vehicles, you must complete the European Accident Statement form (also known as Friendly Declaration / D. A. A. A., the best and as far as possible, and deliver it to our Claims department to proceed with the claim's process. Even if you call the police, MEDAL recommends that you also complete the declaration of accident form to help inform your Insurance Company.

If agreement can be reached on how the accident occurred, the drivers should complete and sign the same European Accident Statement form (Declaração Amigável de Acidente Automóvel – DAAA). Each driver must keep one copy to be returned to their insurer. Wherever possible, you should attach photographs of the damage and the location of the accident.

In the event of a car accident, you must also obtain, at the place of the accident, the identification details of the drivers, vehicles and insurance (the name of the insurer and policy number). You must also identify any witnesses to the accident and obtain their details (name, telephone number and address).

If no agreement can be reached, each driver should complete and sign their own accident report and send it to the insurer of the other vehicle. In these cases, it is even more important to attach photographs of the damage and location of the accident.

If there is personal injury, you should contact the authorities to request their presence at the scene of the accident.

To complete the accident report it is not necessary for any of the drivers involved to state that they were at fault. If a driver is not responsible for the accident, the fact that they have completed the accident report will not change the related insurance premium.

If the authorities are called to the scene, there is no need to complete the accident report.

For most accidents, the quickest way to receive your insurance compensation is to complete the accident report form. Once the report has been signed by both drivers, you can leave the scene of the accident.

After submitting the accident report, the procedure starts with the insurers involved. Injured parties will be contacted by the insurer(s) in cases of compensation, which may involve a replacement vehicle, while the damaged vehicle is repaired, or compensation in cash.

You can download and find further instructions on how to complete the accident statement form at the end of this document ([here](#)). Alternatively, nowadays you can also fill in the accident report in digital format using the e-SEGURNET app ([here](#)).

What to do in the event of a motor accident?

8. How to request Roadside/Travel Assistance in the event of a car accident or breakdown?

With both of our car insurance packages (Options A & B), you'll get breakdown assistance coverage in Portugal included. You can either contact us as your broker, to help you with the whole process, or call the Insurer's Assistance Line directly and request roadside assistance.

If you happen to have an accident or if your vehicle can not be driven, call your breakdown service. The phone number is on the insurance green card/document. It is available across Europe, 24 hours a day, 7 days a week, and can provide assistance with accidents, road assistance or even simple claims. Call them and let them know where you are, giving them the details of your insurance policy number. This is so that they can check that you have got breakdown recovery assistance as part of your insurance and better assist you.

If you have a complex case or need additional assistance, you can also contact MEDAL's Claims Department by email, phone call or through our website. We will be happy to help you solve your issue as quickly and easily as possible.

9. What is Own Damage Car Insurance and how does it work?

Own Damage Car insurance (also known as OD Insurance) is a motor insurance policy that is intended to safeguard your car against unforeseen own damages. This policy offers car insurance coverage for own damages sustained by your car due to road accidents, fire, natural calamities, or any other mishap. If your insurance package is Fully Comprehensive (Option B), then your car will be covered for any damage caused by a collision, impact and overturning, but also for other own damages such as falling aircrafts, fire, lightning, explosion, natural disasters, theft or vandalism.

10. Documents needed to pick up a rental car?

All drivers must present a valid driver's license, an ID as proof of their identity, and a credit card to make the payment. Note: most car rentals in Portugal do charge an extra fee if you're under 25 years old.

11. How to choose and send my car to an auto repair shop/garage?

Insurance Companies generally work hard to make sure they work with reliable and reputable repair shops or vendors, which are then included within their recommended Network. However, you have the right to choose your favorite repair shop or mechanic.

Insurance Companies cannot require you to visit or have your car repaired by a specific car repair shop. When you are at your preferred garage or after searching online for the auto repair near you, make sure to get a repair estimate and let your Insurance Company know in advance.

What to do in the event of a motor accident?

12. How do car inspections work?

Car accidents or collisions are often the end result of a chain of events, with a combination of factors causing or contributing to them. For that reason, Insurance Companies usually hire teams of experts specialised in the investigation of road traffic collisions to do the accident reconstruction. Through this analysis and expertise, the Insurance Company will assess and make its final decision on the liability and possible reimbursement for the incident.

Motor expertise can usually be done by video call, home-based expertise or on-the-spot expertise. These three convenient, fast, simple and flexible services are available at the distance of a video call, an expert traveling to the place where the client is located or being carried out in a workshop, at a time to be agreed with the Client.

After the registration of the claim by the Insurance Company, the expert will contact the Client by telephone, informing which of the three services are available in the customer's area of residence. After the customer opts for the service, the expertise is carried out.

13. What are the main coverages of the policy?

Your policy has special conditions for afpop members, which includes several benefits such as:

- Competitive and exclusive rates;
- Any Driver Cover;
- No age influence on the Premium;
- Extended to whole Europe;
- Dedicated claim service that will help and guide you presenting your claim to the insurance company.

14. Replacement vehicle in case of Accident or Breakdown?

In case of car accident or collision, after submitting the accident report, the procedure starts with the insurers involved. Injured parties will be contacted by the insurer(s) in cases of compensation, which may involve a replacement vehicle, while the damaged vehicle is repaired, or compensation in cash.

If the injured vehicle is immobilized, the injured party is entitled to a replacement vehicle, with similar characteristics, from the date on which the insurer assumes sole responsibility for compensation for damage resulting from the accident.

If the injured party's vehicle is being repaired at a workshop/garage recommended by the insurer, you are entitled to the replacement vehicle until yours is repaired up to a maximum of 5 days.

If you have chosen another workshop/garage, you are entitled to the replacement vehicle for the days that, in the opinion of the insurer's expert, are necessary to carry out the repair work, which is also up to a maximum of 5 days. Please bear in mind that this will only last for the previously settled repairing period and will not contemplate potential shortages of parts or delays in the forecasted time provided by the auto repair shop.

What to do in the event of a motor accident?

In the event of total loss of the immobilized vehicle, the insurer only has to provide a replacement vehicle until such time as it makes payment of the compensation available to the injured party. The replacement vehicle must be returned immediately, otherwise the injured party may have to pay for its hire.

In own damage insurance, the right to a replacement vehicle depends on what is defined in the contract/policy.

15. What are the advantages of using car repair shops with insurer's protocol?

Insurance Companies generally work hard to make sure they have protocols with reliable and reputable automobile repair shops (also known as workshops or garages), which are then included within their recommended Network. However, you have the right to choose your favourite repair shop or mechanic.

Insurance Companies cannot require you to visit or have your car repaired by a specific car repair shop. When you are at your preferred garage or after searching online for the auto repair near you, make sure to get a repair estimate and let your Insurance Company know it in advance.

16. What to do in case of glass or windscreen breakage?

With both Third Party Liability (Option A) and Fully Comprehensive (Option B) you will be insured for glass damages to the car. Windshield damage can occur in many different ways. In case of a crack or a tear in the windscreen, often the whole front is replaced. In the policy conditions you will find exactly how your insurer deals with glass breakage and how to activate it.

Typically, you should directly contact one of the companies specialized in repairing and replacing car windows with the Insurer's protocol. You will just need to go to the specialized company you choose and they will deal with the process directly with you and then with the Insurance Company.

17. Are my personal possessions, objects and other belongings covered?

It depends on your level of coverage. Comprehensive car insurance policies will typically include some level of personal possessions cover, but it doesn't usually come as standard on third party and third party, fire and theft policies.

It's worth bearing in mind that your belongings and gadgets may be covered outside your home under your household insurance personal possessions cover and the cover limits may be higher. It's worth checking before you compare car insurance quotes to avoid doubling up on cover.

What to do in the event of a motor accident?

18. What to do in case of vehicle theft?

If your car is stolen, even for a short period of time, you should report the occurrence to the authorities. Please request a copy of the claim to the police and send it to our Claims Department as soon as possible, so that we can start the process with the Insurance Company.

In the meantime, you can also check if your policy covers the cost of a replacement vehicle. If you are paying your premium by instalments, you may have to keep paying until your policy is due for renewal.

If in doubt please contact our claims department for help!

Tel.: **282 430 800** | E-mail: **sinistros@medal.pt**

What to do in the event of a motor accident?

European Accident Statement

IMPORTANT - PLEASE READ THIS CAREFULLY

Directions for use of the European Accident Statement

GENERAL NOTES

THE OBJECT OF THIS FORM IS TO GET A STATEMENT OF THE FACTS OF THE ACCIDENT AGREED BY EACH DRIVER.

The Continental driver will also have a similar form in his own language and it does not matter which one is completed, BUT you must ensure that you keep either the original or the copy of the completed form to send to your insurer.

(e.g. a Frenchman may fill in his part of his own form in French, leaving you to complete your part of his form in English – you will know what the questions mean by looking at your own form).

INSTRUCTIONS

AT THE SCENE OF THE ACCIDENT

1. Get details of all witnesses before they leave.

Complete question 5.

2. Preferably using a ballpoint pen, complete fully either the blue or the yellow part of the Agreed Statement of Facts (you will need to refer to your insurance certificate, green card and driving licence).

3. When you are satisfied with the accuracy of the statement, sign it and have it signed by the other driver (15).

4. Don't forget to -

(a) mark clearly under (10) the point of initial impact.

(b) put a cross (X) in each appropriate square on your side of (12) and state the total number of spaces marked with a cross.

(c) draw a plan of the accident location (13) showing all the information indicated.

UNDER NO CIRCUMSTANCES ALTER ANYTHING ON THE AGREED STATEMENT OF FACTS AFTER COMPLETION

WHEN YOU RETURN HOME

1. FULLY COMPLETE the Motor Accident Report on the back of the English version of the Agreed Statement of Facts.

2. Send the completed Agreed Statement of Facts and Motor Accident Report immediately to your Insurer.

SPECIAL NOTE

This form may be used even if no other vehicle is involved, for example: own damage, theft, fire, injury to pedestrian, etc.

KEEP THIS FORM (AND A BALLPOINT PEN) IN YOUR CAR

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European Accident Statement

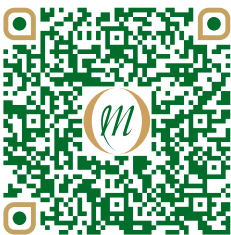
don't get angry

be polite

keep calm

see directions for use

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1978
agreed statement of facts on motor vehicle accident

Does NOT constitute an admission of liability, but a summary of the facts and of the facts which will speed up the settlement of claims. Must be signed by BOTH drivers

1. date of accident		2. place (exact location of accident)		3. injuries were it slight	
4. property damage other than to the vehicles A, and B		5. witnesses names, addresses and tel. nos. (to be underlined if it relates to passenger in A or B)		6. insured policyholder (see insurance cert.)	
7. vehicle		12. circumstances		7. vehicle	
8. insurance company		9. driver (see driving licence)		8. insurance company	
10. indicate by an arrow the point of initial impact		13. plan of the accident		10. indicate by an arrow the point of initial impact	
11. visible damage		14. remarks		11. visible damage	
14. remarks		15. signatures of the drivers		14. remarks	

16. In the event of repairs or in the event of damage to property other than to the vehicles A and B, give information overleaf.

17. Do not alter anything in the statement after signature and the application of the copies for the two drivers.

18. For insured's accident report see back

MOTOR ACCIDENT REPORT

To be completed by the Insured and sent immediately to his Insurers (Use a separate sheet of paper where necessary)

1. Occupation (if more than one state all)	C.C.	If commercial vehicle state carrying capacity and g.p.w.	Date of first registration as new	Registration mark
Please give/confirm instructions on my/our behalf (where appropriate) for the repairs				
3. Are you the Owner?	Yes	No	If no, state Owner's name and address	
4. Exact purpose for which vehicle was being used at time of accident				
5. Is the vehicle still in use?	Yes	No	If no, state where it is at present	
6. Name and address of Finance Company (if any)	Tel. No.			
7. Date of Birth	Occupation (if more than one, state all)	Date driving test passed	Was he driving with your permission?	Was he your employer?
8. Give details of any impairment of sight or hearing and of any other disability				
9. Full details of all driving convictions including pending prosecutions				
Date		Offence	Penalty	
10. Name(s), Address(es) and approximate Age(s)	Injuries Sustained	If Vehicle Occupants state in which vehicle		Were seat belts being worn?
11. Owner(s) Name(s) and Address(es)				
Details of Vehicle or Property		Nature of Damage		Insurer's Name and Address (if licensed)
12. Was the accident reported to Police				
If yes, give station and P.C.'s name and number				
13. Was warning of prosecution given?				
If yes against whom?				
14. Weather Conditions				
15. Speed of vehicles				
16. What warnings were given by driver or other party?				
17. Were street lights illuminated?				
18. What lights were displayed on your vehicle/the other vehicle(s)?				
19. If your vehicle is commercial state weight of load carried at time of accident				
20. State how accident happened, indicating width of roads, speed limits, etc.				
Declaration				
I/We declare the foregoing particulars are true in every respect				
Insured's Signature		Date		

** Alternatively, you can also fill in the accident report in digital format using the e-SEGURNET app (here). **

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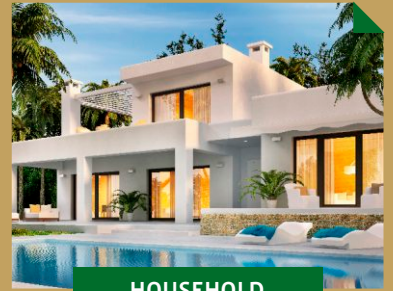
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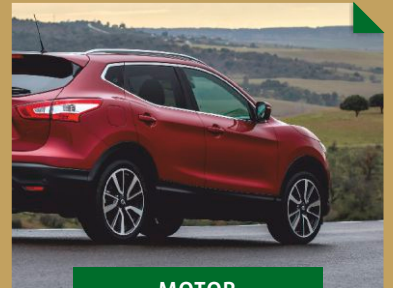
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