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Road Traffic Accidents – Are You Prepared?

By David Barnard

Would you know what to do, if you have the misfortune to be involved in a road traffic accident?

If you are a driver, then sooner or later, you will be involved in a road traffic accident. Hopefully, not as the main participant.

Here's a quick outline of the actions required at the scene of a road traffic accident:

Stop your vehicle, and turn off the engine.

Stay calm and do Not Panic. If other people see you panic, then they may start to panic as well, which will only make the situation worse.

Check yourself and your passengers for injuries. Then check the other drivers/passengers involved. Do Not move anyone who may be injured.

Where possible move your passengers away from the roadway, out of harms way. But they should remain at the scene of the accident.

You should warn oncoming traffic (all directions) by activating your hazard warning lights, or setting flares or warning signs.

If it is warranted, call the emergency services and report the accident.

Do Not admit fault or liability for the accident to anyone. Do Not discuss the accident with anyone other than the investigation police officer or your insurance/claim representative.

Where it is necessary, you will need to exchange information with the other driver(s) involved. Gather as much of the following information as possible. This information will be useful in any accident litigation claims, insurance claims and medical evaluations.

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You should obtain the following information:

All involved vehicles – name and address of driver/owner, telephone number (or other contact details) insurance company details (policy number).

All involved vehicles – registration number, make, model and colour.

All involved vehicles – any passengers names and contact details.

Remember that the driver of a vehicle may not always be the owner – try to find out.

Witnesses – Very Important, names, address, telephone numbers, and where they were.

If they are other drivers, also obtain their vehicle details.

Basic Details of Accident – Day/date/time, road name/junction, town/county, and brief details of what happened.

Investigation police officer – name, number, division and station address. Also the Incident number (if known).

Damage details – any damage to your own vehicle, and damage to other vehicles, property or persons.

Accident Details – type and width of road, weather conditions, visibility, density of traffic, road surface condition (wet, dry, potholes etc), any comments made by other drivers or witnesses.

If possible, you should draw a sketch of the accident showing such items as:

Road layout

Direction of travel for each vehicle involved

Road signs

Road dimensions

Puddles and mud, glass and debris.

Witness positions

Include anything else you may think is relevant

There is a lot of information required, but if there has been any damage or injury caused then it may be well worth your effort to obtain as much information as possible, at the time of the accident. If you leave it until later, then details may be forgotten. All of this information will be of use, if the other people involved should decide to take legal action.

Make a note of the information that may be required and keep it handy, in your vehicle. It may save you an awful lot of trouble.

David Barnard (Accident Investigator). You can obtain a free Accident Advice Form, complete with these information notes and space for your answers and drawing from

<http://www.accident-claimz.co.uk>

Kids Join Forces With Police In Speeding Crackdown

By Kwik Fit

Schoolchildren in Central Wales have been acting as ad-hoc prosecutors in an attempt to reduce the speed of motorists on the roads in Powys.

Pupils from Radnor Valley County Primary School learned how to use laser speed cameras to measure the speed of speeding cars, which can cause accidents necessitating car insurance claims.

However, speeding motorists - who often risk increased car insurance premiums, not to mention accidents; large and small - could perhaps have been a little surprised when asked to explain their actions to schoolchildren, according to the Powys County Times newspaper.

PC Lyn Heard told the newspaper: "I would expect a motorist, who would have to answer to a group of school children, to modify their future behaviour while using the roads."

Sarah Morris, a road safety project manager, added: "Inappropriate speed on Powys roads is one of the major causes of road traffic collisions."

"It is hoped that motorists will adhere to and respect the speed limits, which will greatly improve the road safety within the vicinity of our schools," she concluded.

THINK!; the national road safety campaign is all about saving lives. They campaign all year round, nationally, to get people to think more about road safety, whether you walk, drive or ride.

As part of the Government's strategy towards road safety, their aim is to cut the number of deaths and serious injuries from road accidents by 40 per cent by 2010.

THINK!, said that 64 per cent of all fatalities occur on rural roads, this is despite the fact that some drivers the campaign surveyed think that rural roads are safer because they are quieter.

Some car insurance providers look upon licence points for speeding less favourably than others, although all will eventually be forced to increase their premiums after the amassing of enough points to threaten the validity of the driving licence.

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