



Motor Vehicle Accident

Some common questions that students ask following a motor vehicle accident.

Here are the top 5 things you should do!

- 1 STOP your vehicle safely on a nearby street (where possible).
- 2 ASSIST those involved in the accident in any way you can.
- 3 EXCHANGE DETAILS (car registration details, name and address) with the other driver or owner of any property that is damaged.
 - If you are not the owner of the car, then give the name and address of the owner of the car.
- 4 If someone is INJURED, or there is CAR DAMAGE, then you must also REPORT the accident to the POLICE. Please note:
 - Police may only attend if someone is injured.
 - It is a criminal offence to leave the scene of a vehicle accident without doing the above and the police can charge you.
- 5 Take PHOTOS of the accident, any damage to your and the other party's car and the contact details of any witnesses.

Deakin Student Legal Service is a partnership between Deakin University Student Association (DUSA), Eastern Community Legal Centre and Barwon Community Legal Service. This information is intended as a guide only. It is not a substitute for legal advice.

If you do have insurance, then what should you do?

Let your insurer know about the accident ASAP, even if you do not decide to make a claim.

If you don't have insurance, then what are your options?

a) If you believe the accident was your fault:

The other driver is likely to try to recover the money for the damages to their car, this can be through their insurer or a Lawyer. If you do not pay the debt, they can take you to Court.

b) If you believe the accident was not your fault:

- Try to get at least three quotes for the damages to your car; and
- Contact the other driver to cover the costs to fix your car.
- If they do not agree to pay, then you can try mediation; or
- If mediation does not work, then you can sue them in Court (this could be expensive and if the other party has no money, it may be difficult to recover the money from them). *Please seek legal advice before making any applications to court.*

What are the different levels of insurance cover?

Third party person/Transport Accident Commission (TAC) fee

The compulsory insurance that is paid in part by your annual car registration fee. It covers medical expenses for any person injured in a motor vehicle accident.

Third party insurance

This covers you for property damage caused to someone else's car. We strongly recommend you at least have this level of cover.

Comprehensive insurance

Covers you for property damage caused to someone else's car AND your own car.

Contact us

If you are enrolled at Deakin University, then you can contact the Deakin Student Legal Service for free and confidential legal advice. To book in an appointment, call:

- **Geelong campus:** 1300 43 05 99 (*Barwon Community Legal Service*)
- **Burwood campus:** 1300 32 52 00 (*Eastern Community Legal Centre*)

You can also request an appointment **online at www.eclc.org.au/deakin**

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