🚘 Apna Vakeel – Complete Accident Legal Response & Insurance Guide (India)

1️⃣ Immediate Steps After an Accident

Whether it's a small scratch or a major collision, **stay calm** and follow these steps immediately:

- ✅ Stop your vehicle and turn on **hazard lights**.
  (Leaving the scene is an offence under Section 134, Motor Vehicles Act, 1988.)
- 📞 Call emergency helpline **112 or 108** for ambulance/police if anyone is injured.
- 🧍 Check everyone's safety first. Move vehicles to the side if it's safe.
- 📷 Take **photos and videos** of the accident scene, number plates, damages, and surroundings.
- 👮 Report the accident to the **nearest police station** — for major cases, an FIR is mandatory.

2️⃣ For Small (Minor) Accidents

If no one is injured and the damage is minor:

- 📷 Record details — damage, vehicle numbers, and driver's license.
- 🤝 Exchange contact and insurance details politely.
- 🧾 File your **insurance claim within 24 hours** via your insurer's app or website.
- 🚫 Avoid **cash settlements** without written proof — it can void your insurance claim.
- 📋 Make a **General Diary (GD) entry** or e-Memo to keep an official record.

3️⃣ For Major Accidents

If there are injuries, death, or serious damage:

- 🚑 Call **ambulance (108)** and inform the police.
- 🧾 File an **FIR** under **Section 279 / 304A IPC** for rash or negligent driving.

- ⚖️ Give only **factual statements** to police — avoid emotional or speculative answers.
- 📞 Inform your **insurance company immediately** so they can send a surveyor.
- 🧑‍⚖️ Contact a **lawyer** or legal aid service if charges are filed.

4️⃣ Good Samaritan Law – Helping Others Safely

The **Good Samaritan (Protection from Civil and Criminal Liability) Act, 2016** protects any person who helps accident victims.

If you help an injured person by calling emergency services or taking them to a hospital:

- 🚷 You **cannot be harassed or detained** by police or hospital staff.
- 🧾 You **don't need to reveal your name or address** unless you want to.
- ⚖️ You are legally protected if you act in **good faith**.

So — **help without fear.**

5️⃣ Insurance Claim Process

Follow these steps for a smooth claim:

1️⃣ Inform your insurance company **within 24 hours** of the accident.
2️⃣ File an **FIR** (if required) and keep a copy.
3️⃣ Take **photos of the damage** before repairing your vehicle.
4️⃣ Keep ready: **RC book, driving license, insurance copy, FIR/GD entry.**
5️⃣ Cooperate with the **surveyor inspection** and keep all bills.
6️⃣ Submit all documents for claim settlement.

💡 *Tip: Most insurers have mobile apps where you can upload photos and claim instantly.*

6️⃣ Common Mistakes to Avoid

- ❌ **Leaving the scene** — it's a criminal offence.
- ❌ **Paying or accepting cash** — can void your insurance.
- ❌ **Skipping FIR or GD entry** when needed.
- ❌ **Giving false or emotional statements** to police or insurers.

- ❌ **Ignoring medical checkups** — minor collisions can still cause hidden injuries.

7️⃣ Quick Checklist

☑️ Stop vehicle & ensure safety
☑️ Call emergency services (112 / 108)
☑️ Take photos/videos of the scene
☑️ Inform police & insurance company
☑️ Collect witness information
☑️ Keep copies of FIR, bills, and claim form

🧠 Final Advice from Apna Vakeel

Stay calm, act responsibly, and know your rights.
Whether the accident is small or big, **law protects both victims and helpers**.
Apna Vakeel stands to spread legal awareness — because knowledge is your best defence.