

Accident procedures

A reader's request has asked me to write about vehicle accidents in Spain which takes me back to the time I was rear-ended a few years ago in a small coastal town.

By coincidence I have just read in the CBN about a road rage incident here where the aggressor lost his life in the ensuing argument and fight. This in itself was a surprise as road rage incidents have not reached the epidemic proportions of the UK and I can count on one hand aggression between the natives that I have seen in the past eight years of living here.

Accidents or "incidents" as the politically correct UK police now call them happen. Many are at the usual black spots such as "T" junctions and roundabouts where I am surprised there are not more as we Brits are taught how to use them differently to the natives. I swear if I hear another expat scream "why don't they learn to use roundabout properly?" I will yell right back "because we are the ones in the wrong, not those whose country we live in"

Take a deep breath

Anyway, what happens if you're in the unfortunate position of being involved in an accident here? If you are the aggrieved, resist the temptation to throttle the life out of the other party; if you are the perpetrator by all means apologise but in either case stay calm. Easier said than done if your pride and joy is totalled and the wife is having hysterics. Once you have both surveyed the damage you should where possible remove your vehicles to allow other traffic to pass and dig out from some hidden crevice your insurance documents with which should be a claim form and an advice leaflet

My own accident occurred when I was stopped at a red light, no not outside one of the famous "clubs" where a drink costs a small fortune and B&B has extras not proved at Travelodge, but at a traffic light when I was shunted forward by a couple of young men of South American origin who were presumably looking anywhere other than the road ahead. We exited our cars with the fearsome looking lads surprisingly contrite and apologetic and dug out our insurance papers. They looked to me for guidance, not that my column has spread to the Spanish press, but I guess because it was a first for them and I was more than old enough to be their dad, whose car it subsequently turned out to be

Accident report form

The accident report form for both of us was identical, with mine being in English and theirs in Spanish; this made it easy for us both to follow. We exchanged identity information, addressees, signed each other's documents and swapped the relevant copies for forwarding to our respective insurers. Whilst the lads immediately admitted liability this is not always a good idea; this is for the insurance companies and if serious enough for the courts to decide

The police and gruas

There was no need to call the police or notify them as no-one was injured and there was no damage to public property, but if you have any doubts call them on 112. Oddly enough, the local police passed by whilst we were completing the formalities and told us to shift our cars out of the way as we were blocking the traffic. I explained that we had had an accident, but they couldn't have cared less- ah well

If your vehicle cannot be safely driven, call the number provided with your insurance documents; all good companies have English speakers, and a grua (breakdown truck) will wing its way to you, normally within the hour- such a service comes as standard with Spanish policies.

Many thanks to Ken Taylor of Expat Insurance in Spain for his assistance with this article

Safe driving, but take a look for the accident forms now just in case

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