



Do's & Don't If You Have An Accident In Laos

J&C Services
www.jclao.com

1. Stop The Vehicle

Stop your vehicle immediately. DO NOT move your vehicle no matter how serious the accident may be. You MUST wait until the police come to the scene to draw position lines and collect evidence.

2. Get All Personal Information From the Third Party Driver

If there is another driver involved, get all his/her personal information including address, personal ID number, vehicle registration and car license plate number.



3. Take Photos

If you have a camera with you, immediately start taking photos of the Third Party's car and the driver. Make sure you also take photographs of the accident scene from every angle. These can be used later for insurance purposes or police reports.

You should also take photos if no Third Party is involved in the accident.

4. Do Not Leave The Accident Scene

Do not leave the accident scene before the police or the claim officer from the insurance company arrives.

The Third Party who may have initially left the accident scene may return after you leave and claim (to the police) that you performed a "hit & run."

A driver found guilty of "hit & run" is automatically guilty and will have to cover any damage caused to the Third Party.

5. Remain Calm, Do Not Apologize Nor Accuse

If you are not sure who is right or wrong in an accident, DO NOT apologise. The other party may claim you admitted fault by apologising. You should also not accuse the other party.

Always remember that you don't have the authority to determine who is at fault, even if you think you may be right.

6. Call The Ambulance

In Vientiane, call Vientiane Rescue at **1623**; you may ask a Lao person near or with you to speak to the operator.

7. Notify The Police And Your Insurance Company

Always report an accident even if the accident is not serious or the other party admits fault. If you fail to do so and the other party files a report or charge against you, the police may presume that you left the scene, and you will be held completely at fault (see point 4)



Call the Insurer or the surveyor as soon as possible. Their contact details should be shown on a sticker placed on your windscreen.

The Insurer will support you when dealing with police and the Third Party.

8. Go To the Hospital

If you are unsure whether you are injured, you should go to the doctor to get an examination. You can use the doctor's examination document as evidence to claim from the Third Party as well.

Important Tips & Hints When Dealing With Your Lao Insurance Company

1. Always **immediately inform the insurer** about your accident even if no Third Party is involved.

2. The Claim Officer attending the accident scene will issue an Accident Report documenting testimony from both Parties involved. This Accident Report may also be used to back up any agreements you made with the Third Party. - **Never sign anything you don't understand**

- If you don't have anybody (a person you trust) to translate Lao to English or your own language, don't sign the report. Alternatively, **write on the report in English** what is your understanding of what has happened and on what has been agreed on.

Keep in mind that "I didn't know" or "that's not what I agreed too" won't be listen to once you have signed the accident report.

3. It is common practice in Laos that the guilty party offers some money to organize a "baci" ceremony; please note that the Insurer will not cover these costs.

4. Always **take photos** of the accident scene and damaged vehicles as you will need them to file your claims.

5. **Do not enter in agreements** with the Third Party without the approval of the Insurer. The Insurer has full discretion in the conduct, defence and/or settlement of any claim. Not doing so may result in the insurance company refusing to cover any claim at all.

6. **Do not repair your vehicle** before getting the Insurer's approval.

7. It is normal in Laos that the police will keep both vehicles at the police station until both parties came to an agreement, or until the police issues a report stating who is at fault.

This is a procedure of the ...



... Lao Police and while the Insurer will help you with the negotiations with the Third Party, the Insurer has no influence on how long the vehicles will remain impounded.

Disclaimer and Copyright

This publication contains information in summary form and is therefore intended for general guidance only. It is not intended to be a substitute for detailed research or the exercise of professional judgment. No member of the J&C Services organization can accept any responsibility for loss occasioned to any person acting or refraining from action as a result of any material in this publication.

Some insurance providers in Laos may have different procedures and rules. On any specific matter, reference should be made to the appropriate advisor(s) and/or to the Insurer's policy schedule and policy wording.

Copyright © 2016 J&C Services Co. Ltd



J&C Services Ltd Co.

M +856 20 77 100 200

O +856 20 77 125 000

W www.jclao.com

E info@jclao.com

J&C Services, being a Top Gold agent of Toko Assurance in Laos, is offering customer-specific solutions to our clients, while providing at the same time the most competitive premiums.

Our insurance services include Expat International Health Insurance, Office, Home and Content Insurance, Motor Insurance, Health and Personal Accident Insurance for local staff members and All Risk Insurance among others.

Try us and be surprised how much we differ to other providers !