



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

J&C Insurance Brokers
www.jclaoinsurance.com

1. Stop The Vehicle

Stop your vehicle immediately, DO NOT move your vehicle no matter how serious the accident may be. You have to wait until the insurance representative and/or 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 from the Third Parties' car and its driver; also make sure you 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 of the Insurance company arrived.

It can happen that the Third Party who initially left the accident scene will return again after your departure and will claim with the police that you performed a "hit & run".

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

5. Remain Calm, Do Not Apologize Nor Accuse

If you are not sure who is right or who is wrong in the accident, your apology can be an accusation against you by your disputant, and also DO NOT accuse the disputant.

Please do remember that you don't have authority to determine who is at fault, even though you thought you are right but in fact you might not be.

6. Call The Ambulance

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

7. Notify The Police And Your Insurance Company

You should notify an accident even if the accident is not serious or the disputant admits his fault, because if the disputant then notifies a charge against you, the police officer might presume that you drove away and you will be 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. And you can use the doctor's examination document as evidence to claim from the disputant as well.

Important Tips & Hints When Dealing With Your Lao Insurance Company

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

2. The Claim Officer attending the accident scene will issue an Accident Report, where both parties will tell their side of the events. The Accident Report also may be used to confirm any agreements made between you and the Third Party.

- **Never sign anything you don't understand**

- If you don't have anybody (a person of your trust) to translate from Lao into 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, "I didn't know" or "that's not what I agreed too" won't be listen to once you signed the accident report.

3. It's common in Laos that the guilty Party offers money to the Other Party to organize a "baci" ceremony; please note that the Insurer will not cover these costs.

4. Always **make photos** of the accident scene and damage vehicles, you'll need them for the claim procedures.

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

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

7. It's 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 the



... guilty part. This is a procedure of the Lao police and while the Insurer will help you with the negotiations between Policy and Third Party, the Insurer has no influence on the time period the vehicles will remain bounded.

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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.

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J&C Insurance Brokers

M +856 20 77 125 000
 W www.jclaoinsurance.com
 E insurance@jclao.com

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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 !