Had an accident?

Stay calm – step by step.

Emergency 112 · Police 110 · German motor insurers' hotline (Zentralruf) +49 40 300 330 300

1. Secure the scene

- Hazard lights on, put on a high-visibility vest before getting out.
- Set up the warning triangle: about 50 m in town, about 100 m on country roads, at least 200 m on the motorway.
- On the motorway: wait behind the crash barrier.

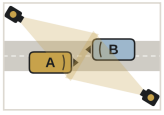
2. Help the injured

- If anyone is injured, call 112 immediately and give first aid.

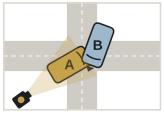
3. Call the police (110) – recommended for every accident, especially if

- someone is injured or the damage is high,
- the other driver leaves or cannot identify themselves,
- alcohol or narcotics may be involved,
- a foreign vehicle is involved,
- you do not agree on what happened.

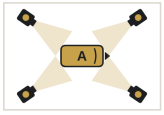
4. Take photos – before the vehicles are moved (if it is safe)



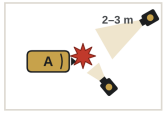
1. Overview from several directions



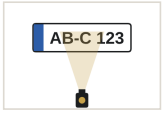
2. Final position of the vehicles



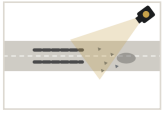
3. All vehicles from four corners

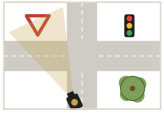


4. Damage from 2–3 m and close up



5. Plates of everyone involved


6. Traces: skid marks, debris


7. Road signs and traffic lights

Only take photos when you are not standing in traffic.

5. Exchange details

- Name and address of driver and owner
- Number plate, insurer and policy number
- Names and phone numbers of witnesses
- Other party's insurer unknown? German motor insurers' hotline (Zentralruf): +49 40 300 330 300

6. Fill in the European Accident Statement

- Fill it in together and have both sides sign. Signing is not an admission of liability. The form and my accident note helper for your phone are on my website.

7. Do not admit fault

- Do not admit liability at the scene and do not sign any admission of fault.

After the accident

- **Inform your own insurer** – most policies require this within a week, even if you are not at fault.
- **Not at fault?** In Germany you can usually choose an independent vehicle assessor yourself. Do not let the other party's insurer push you into using their assessor or repair shop.
- **Comprehensive claim?** Check your policy – some tariffs require a specific repair shop.
- **Vehicle not roadworthy?** Do not drive on – have it towed.

Special cases

- **Hit-and-run:** note number plate, vehicle type and colour, talk to witnesses, call the police.
- **Collision with wildlife:** inform the police or the hunter, ask for a wildlife accident certificate, do not take the animal.

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Call or write – I will get back to you as soon as possible. We speak English.

This checklist is general guidance and does not replace legal advice. Information as of October 2026.

English page