


 Expat Counsel

# ON THE ROAD PART 3: Accidents

Many foreigners in Thailand shy away from driving because of one factor — the possibility of accidents. So what should you know to minimise the hassle if you do get into one? As you can see from our suggestions below, much depends on how you have prepared in advance.

Of course, an ounce of prevention is worth more than anything said below. Drive defensively. Many other drivers are on the road without licences and are not experienced behind the wheel. Wear your seat belt.

But what do you do if there is an accident? First, if you don't speak Thai, you should travel with your mobile phone and have someone who does speak Thai on call to help you. You or someone else should call the police. You can do this by calling 191 or, in English, the tourist police by calling 1155, anywhere in Thailand. The police will decide if you should file an incident

report at the police station. They can also arrange for an ambulance, if necessary. Your insurance company should also be called, and this company may want to send a representative to the scene. The insurance companies seldom have English speakers to take these calls, so your Thai-speaking contact, mentioned above, should help you with this if you don't speak Thai.

If no one has been seriously injured, move all vehicles out of the traffic. If someone has, do not move the vehicles, even if the traffic is being held up, but get everyone involved in the accident out of the traffic and to a safe place close by. Get all relevant information from the other drivers, including personal ID numbers, insurance companies, vehicle registration and plate numbers. The registration number should come from the registration book, called a *lem tabian* in Thai. You are required to give this information about you and your vehicle to others involved in the accident. In many accidents

in Thailand those involved flee, and insurance companies often refuse to pay if you don't have some or all of this information.

If someone on the scene demands cash in connection with an accident, understand that whatever you pay will be in addition to what you pay later, and it won't be reimbursed by your insurance company. Except for small amounts (often expected of foreigners in fender benders, regardless of who's at fault) it's better, if you're asked for money, to defer this — as tactfully if possible — until your Thai representative, such as the insurance company person, arrives.

Here's a list of the items you should have

#### WITH YOU IN THE CAR:

- A mobile phone.
- The phone number of a Thai speaker who can call the police and insurance company for you.
- Police phone numbers: 191 and 1155.
- Insurance company phone number.

- Your driving-licence.
- Copy of vehicle registration book.
- Package from insurance company.

#### WE ALSO SUGGEST:

- A torch.
- A first-aid kit.
- A small fire extinguisher.
- A hammer (for breaking windows in case someone is trapped).

Ah, the romance and freedom on the road in a new place. But here's what Jack Kerouac said: "All of life is a foreign country." ■

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