

Accidents in which there are injuries:

- 1) If someone is injured, the police must be notified either immediately or within **48** hours. You have to report to the relevant police department in the city where the accident took place. (In Jerusalem, it is in Binyan Clal-third floor).

You need: the insurance company and policy number of the car, including your Bituach Chova and driver's license.

- 2) If a pedestrian or cyclist has been injured, he/she must supply the insurance details of the car involved and the police will issue a "Doch Nifgaim".

In cases of hit-and-run, the accident must be reported to the police and also to the government insurance office Karnit **03-7111666**.

All medical treatment is covered in full by the Bituach Chova of the car in which the injured were traveling, or in the case of pedestrians, the car involved.

Third Party Damage

We have all been through it! Your car is innocently parked outside the shopping center. You return to find a huge dent in the side of your car with a "sorry" note on your windscreen. You repair the damage and then, because the other party is totally at fault, you make what is called a (ג' צד Third Party) claim against his/her insurance. Now, what are your rights and obligations?

- i) You can only claim **once** for the damage. Therefore your insurance company must supply you with a no-claim letter to prove that you are not claiming from your own company.

- ii) You are obligated to lessen the damage as much as possible. (You can not wait 2 weeks to repair a broken windshield and then also claim for rain damage to the seats).

- iii) The other party's insurance company has to confirm the receipt of your claim (this confirmation usually comes to your insurance agent).

- iv) The **\$64,000** question – **by when do they have to pay?**

The Law - you must receive payment within **30 days** of their receiving **all** the paperwork necessary for a claim. The **30** days are up and no payment is in sight? They have to add the C.O.L. linkage + **4%** interest from the day that you sent in the claim.

- v) What if they agree to pay only **50%** of the claim (i.e. you claim for 2 doors and they agree to pay for one only).

By law, any amount that is agreed upon by both sides **must be paid** and what remains can be decided in court. Therefore if you receive a check from the insurance company for **50%** which requires you to sign a full waiver of future claims, you **must** consult with your agent before signing to make sure that you leave your options open.