

Step 1. I've had an accident, nothing has happened yet but I need advice

LawAccess NSW has a helpful summary of [What to do after an accident](#), which addresses:

- Helping anyone injured
- Reporting the accident to the police
- Exchanging details with the other driver
- Taking photos
- Getting witness details
- Contacting your insurance company.

The Insurance Law Service is not able to provide advice about personal injuries after a car accident, or compulsory third party insurance (CTP/Greenslip). For more information on these topics, read the [State Insurance Regulatory Authority](#). **Keep your losses to a minimum!** If your car or other property has been damaged in a car accident, and you want to recover from the other party, the law says you have to act reasonably to keep the damage you suffer to a minimum; this is called “mitigating your losses”. Even if the other party was at fault, you won’t be able to get compensation for losses you could have avoided if you acted reasonably. For example, if you agree to a private tow operator taking your car from the scene, and they charge high storage fees, when you could have just had the car towed to your house or a garage for assessment, you may not be able to claim those high storage fees from the other party. **Next steps** Below is a list of questions and issues this problem solver can help you with. If nothing in the list is relevant to you:

- If you have a general legal question following a car accident, start by calling [LawAccess NSW](#) on 1300 888 529.
- If you have further questions about dealing with an insurer, [email](#) or call the Insurance Law Service on 1300 663 464.

The information on the following pages will help answer questions about responding to demands for payment for damage to a car or other property in a car accident.