

Road Traffic Accident Guidelines



The Barbados Police Service (TBPS) has introduced a **New Road Traffic Accident Investigation Policy** to manage how accidents on our roads will be handled. We are sharing the below information to help you understand what to expect if you are involved in a vehicular accident.



What is the new policy regarding The Barbados Police Service's handling of road traffic collisions?

The Barbados Police Service will respond to accidents only if there is a fatality, serious injury, hit and run incident, pedestrian involvement, mass casualty event, or potential breach of peace or suspected criminal activity. What constitutes a serious injury? A serious injury requires hospitalisation and may include fractures, concussion, internal injuries, crushing, severe cuts, lacerations and significant shock requiring medical treatment.

When will the new Road Traffic Investigation Policy take effect?

The policy will be effective from **Sunday, September 15, 2024**. From this date, The Barbados Police Service will deal with accidents based on the new guidelines.

What should motorists do if involved in an accident?

It is the duty of those involved to stop and exchange information. CG United advises its customers to report the incident to their Accident Response Team at **421-2277** or **426-9500** and to the Police at **211**.

When calling 211, if there is no fatal or serious injury, specific details will be collected by the Police to decide whether a police officer's presence is necessary at the site. These details include: Is traffic flow obstructed? Is it a hit and run? Does it involve a pedestrian? Is it a mass casualty event? Is there a potential breach of peace or suspected criminal activity?

What steps does The Barbados Police Service take once an accident is reported?

If it is determined that a police officer isn't needed after gathering information, the person reporting the accident will be advised to contact their insurance company. If deemed necessary, police officers will be deployed. If a motorist feels pain a few days after the accident, they should seek medical attention and contact their insurance company.



What actions does the CG United Accident Response Team take once contacted?

Upon being contacted, the Accident Response Dispatcher assigns a Responder to the incident. The client will be advised of an estimated arrival time and will be contacted if there is any delay due to traffic jams. The Responder will assess the scene on arrival and after ensuring there are no injuries, will follow their TBPS training to collect necessary information.

If towing is required for the CG United policyholder, this will be arranged, along with providing a shuttle service for the driver and passengers to any one location. The Responder will assist with the completion of the CG United Motor Claim form, and submit all relevant documents to CG United within one business day. In cases of hospitalisation or the driver(s) being comatose, a preliminary report is submitted within one business day, followed by a full report at a later date.

What happens if the other party does not have motor insurance?

An investigation will be conducted, and if proven, the appropriate court process will follow.

What if the other driver leaves before the insurance representative arrives?

CG United advises clients that they should remain at the scene until the Accident Response Teams arrive. Persons have 24 hours to report an accident to Police, which can be done online at tbps.gov.bb. Clients must inform their broker, agent or CG United of their involvement in any accident. Be aware that leaving the scene of an accident without following legal procedures can lead to prosecution. It is recommended to use cellular phones to record the scene whenever possible.

We hope this information clarifies The Barbados Police Service's **New Road Traffic Accident Investigation Policy** and how CG United will manage your accident report. Please also review the CG United Motor Vehicle Accident Checklist for guidance. Travel safely and drive confidently knowing you have CG United's Accident & Breakdown Assistance with your Motor Insurance Policy.

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