

COMPULSORY CIVIL LIABILITY INSURANCE OF MOTOR VEHICLE OWNERS

What to do at the scene of a traffic accident?

- Stop the vehicle and turn on the hazard warning lights;
- Set a breakdown triangle;
- Call the traffic police officers by phone 112 (or by other available means);
- Do not remove the car from the scene of the accident, do not move objects related to the scene of the accident until the arrival of the traffic police inspector;
- Take reasonable and affordable measures in the circumstances to prevent or reduce possible losses, including measures to save property and provide assistance to injured persons;
- Report the incident to the Insurance Company (call center number 2090) and get advice on the situation (road traffic accident) that has arisen. If necessary, a loss adjuster will visit you at the scene of the accident and assist in filling out the documents;
- Wait for the arrival of the traffic police inspector;
- Take photographs of vehicles from the scene of the road traffic accident;
- Make a record of the guilty person and witnesses' data if it was possible to establish them;
- Check the reflection of all damages to the motor vehicle in the report prepared by the traffic police in case of a road traffic accident;
- Be present and assist when traffic police officers prepare a diagram of the incident and the location of vehicles on the roadway, if you disagree with the diagram, specify your opinion when signing it;
- Immediately, but no later than two hours after receiving a written referral from an authorized official, undergo a medical examination to establish the fact of the use of a psychoactive substance and the state of alcoholic intoxication in accordance with the requirements of the legislation of the Republic of Kazakhstan;
- Write an explanation to the traffic police with a full reflection of the circumstances of the incident;
- When signing an administrative offense report, in case of disagreement with the decision of the traffic police officers, specify your opinion in the report;

What to do after a road traffic accident?

-  Within 3 working days complete the Application for the occurrence of an insured event (available via the QR or link <https://online.kmic.kz/en/insurance-request>), attach as well as all available information and documentation making it possible to judge the causes, course, consequences of the event, the nature and extent of the harm caused.
-  Receive from the Insurer a list of required documents for making an insurance payment.
-  We recommend that you get a copy of the report on an administrative offense and a diagram of the incident with explanatory notes of the participants in the accident at the Traffic Police (within 3 days after the accident).
-  According to the Insurer's referral, an inspection and assessment of damage to the vehicle will be organized:
If you are at fault in the road traffic accident, damage will be assessed for the vehicle damaged in the accident, and the insurance payment will be made to the owner of the damaged vehicle.
If you are not at fault in the road traffic accident, the insurer can arrange an assessment of the damage to your vehicle and make an insurance payment to its owner, if he is insured under an insurance agreement under the direct settlement on the compulsory civil liability insurance of motor vehicle owners.
-  Services of the adjuster for the provided settlement (calculation) are rendered at the expense of the Insurer.
-  After you provide all the necessary documents in accordance with the insurance conditions, the insurance payment will be made within 15 days.

