

WHAT TO DO WHEN YOU HAVE A TRAFFIC ACCIDENT:

(compensation from the guilty party's insurance policy)

- Make sure the guilty party gives a **damage report** to their insurance company without delay (Fennia tel. 010 50305 or www.fennia.fi, Tapiola tel. 010 195 105 or www.tapiola.fi, Turva tel. 010 195 108 or www.turva.fi)
- The damages caused to the innocent party are compensated from **the traffic insurance of the party responsible for the damages**
- **If the case cannot be resolved** you may use your own car insurance policy (see Car Accidents)
- Agree for the damages to be inspected with **the insurance company liable for compensation**
- At the damage inspection, the extent of the damage is surveyed and the **compensation method** (repair, one-time compensation or buy-in) is agreed on
- Book a **repair time** at the repair shop
- Once they have received an invoicing clearance, the repair shop **charges** the insurance company directly for the repairs
- The insurance company compensates for loss of usability of your car based on the **non-usability certificate** (attached to the repair shop's invoice)
- If you apply for compensation for **the costs of a rental car**, you need to fill in a report of necessity
- If the repair shop is fully booked, agree on **temporary repair** with the inspector
- If you like, you may agree to do a **quality inspection** (free of charge) either with the damage inspector or with the repair shop

