

Accident Claims Against an Uninsured or Untraceable Driver

Being involved in a car accident is an unfortunate event but what happens when the other driver turns out to have no insurance or even speeds off from the accident scene? Both of these instances are worrying, and even more so, if you or someone else in your vehicle was injured and the uninsured driver was at fault for the accident.

How can you make an accident claim if the other driver is not insured or drives off from the scene? Fortunately, in the UK there is an organisation that can help in these worrying circumstances.

The Motor Insurers Bureau (MIB) was established in 1946 to “compensate the victims of negligent uninsured and untraced motorists”. The MIB is funded by all Motor Insurers in the UK. So all legitimate drivers that pay insurance actually fund the MIB through their premium payments.

So How Does it Work?

First, you need to contact your own insurance company and let them know the circumstances of the accident.

Next set-up a meeting with your local [personal injury lawyer](#) / solicitor to make an arrangement for legal expenses insurance to help protect you against legal costs.

Claims can be submitted directly to MIB by the claimant themselves or by a personal injury lawyer / solicitor or by an appointed representative.

You still need to produce evidence that the other uninsured driver was at fault. So start collecting all documentation and evidence to prove that the uninsured driver was at fault for the accident. Police reports, witness statements, pictures of the accident scene (mobile phone cameras are handy for this), Doctors reports, if the vehicle was damaged them get it checked and get estimates of costs involved for repair, if you have been absent from work through an injury - loss of earnings etc...

Please be aware that the MIB is however restricted in compensation payments and has a capped upper limit.

If you were injured by a driver who doesn't stop then you must report to the Police within 14 days of the accident or if you have been badly injured then as soon as reasonably possible. Then find out if the other driver is in fact insured. You can trace the vehicle through the DVLA. If you cannot trace the driver then still contact your own insurers and let them know the circumstances. You have up to 3 years to make a personal injury claim against an untraceable driver / vehicle.

In any instance we suggest contacting The Injury Lawyers if you are looking to make an [accident compensation claim](#) following either an accident with an uninsured driver or a vehicle that sped off from the scene (hit and run).

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