FOR UK RIDERS · FREE GUIDE

Crashed your bike? Read this first.

By-the-clock guidance for the first 24 hours after a non-fault bike accident. If it wasn't your fault, you could be owed compensation, repairs and a replacement bike — **check what you're owed**.

Check what I'm owed →

How it works

RIGHT NOW · FIRST 10 MINUTES

Stop. Breathe. Work through this list.

01 **Get safe.**
Move off the carriageway if you can. Hazards on. If you can't move safely, stay put and wait for help.

02 **Check yourself before the bike.**
Any pain in the neck, back, head or limbs — don't move, call **999**. Adrenaline hides injuries; let someone trained make that call.

03 **Note time, date, location.**
Exact postcode if you have it, or nearest junction, road name and landmark. Write it in your phone notes — memory drifts fast after a shock.

04 **If a vehicle was involved, get five things.**
Driver's full name, mobile, vehicle registration, make/model, insurer. That's the minimum. Politely insist.

05 **Don't admit fault. Don't apologise.**
Not even casually. "Sorry" can be quoted back to you. Stick to facts. Full breakdown on page 2.

06 **Find witnesses before they leave.**
Anyone who saw it — pedestrians, drivers, shop staff. Name and phone number. Independent witnesses can decide a disputed claim.

07 **Call the police if needed.**
Call **999** if anyone's hurt or the road is blocked; **101** if the other driver refuses details, leaves, or seems uninsured. Note the incident reference.

Can't do all this right now? If you're shaken or in pain, your phone is the only essential tool — call 999 first. Everything else can wait an hour. UK law gives you 3 years to start a claim; the next ten minutes don't have to be perfect.

EVIDENCE · PHOTOS

The 12 photos that win claims.

Phone out, take them all — even the obvious ones. Disputed claims are won and lost on what you have *and* what you don't.

- [ ] Wide shot from the direction you were heading
- [ ] Wide shot from the opposite direction
- [ ] Final position of your bike, untouched
- [ ] Final position of the other vehicle
- [ ] Close-up of every damaged part of your bike
- [ ] Close-up of damage to the other vehicle
- [ ] The other vehicle's number plate, clear
- [ ] Skid marks, debris, scuffs on the road
- [ ] Road surface — potholes, diesel, gravel
- [ ] Road signs and traffic lights you approached
- [ ] Damage to your helmet, leathers, gloves, boots
- [ ] Anyone present — driver, passengers, witnesses

TALKING · AT THE SCENE

What to say. What not to say.

SAY **Facts & questions**

› "Are you okay? Are you hurt?"

› "Can I get your name, number, reg and insurer?"

› "Did anyone see what happened?"

› "I need to speak to my insurer first."

› "Let's exchange details, then we can both go."

DON'T **Admit blame**

› ~~"I'm so sorry" — even politely~~

› ~~"It was my fault" / "it was 50/50"~~

› ~~"Let's sort it without insurers"~~

› ~~"I didn't see you"~~

› ~~"I'm fine" if unsure — say "I'll get checked"~~

One golden rule: if the other driver pushes for a quick cash fix or talks you out of involving insurers, that's a flag. Politely insist on the standard process — they're often keeping something off their record.

Not sure if you've got a claim?

Find out in 60 seconds — free, no obligation.

Check what I'm owed →

NEXT 48 HOURS · DON'T SKIP THESE

The post-crash checklist.

01 **See a GP or A&E if anything hurts.**
Even mild pain. Get it on your medical record the same day — soft-tissue injuries don't X-ray but they show in notes.

02 **Photograph bruising as it develops.**
Bruises and stiffness often appear 24–48 hours later. Daily phone photos build the evidence trail.

03 **Notify your insurer — don't claim yet.**
You have a duty to report an incident. Reporting isn't claiming. Stick to facts; don't speculate on fault.

04 **Don't repair, scrap or sell the bike.**
It's evidence. Keep every receipt — A&E parking, taxi home, replacement gear — it's all recoverable.

05 **Stay off social media about it.**
Insurers and opposing solicitors will look. A "lucky to be alive" post can be twisted into "minor incident".

06 **Get connected to a specialist — even if unsure.**
First conversation is free, no obligation. **Check what you're owed** — UK law gives you 3 years, but evidence fades fast.

WHEN YOU'RE READY

You're owed more than you think.

If it wasn't your fault, you could be owed compensation, repairs and a replacement bike. Answer a few quick questions and we'll connect you with the right specialists.

Check what I'm owed — free, 60 seconds →

No upfront fees · No obligation · Or email info@bikecrashclaims.co.uk