

BIKE CRASH CLAIMS

The Bike Crash Pack

Exactly what to do after a bicycle, e-bike, scooter or motorbike accident in the UK. Keep this with you. If the worst happens, work through it in order, gather what you can, and stay safe. Nothing here is a substitute for medical or legal advice.

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1 In the first 10 minutes

- ☐ Get out of the road and to a safe place if you can move.
- ☐ Check yourself and others for injuries.
- ☐ Call 999 for anyone hurt, or if the road is blocked or dangerous.
- ☐ Do not remove a helmet from an injured rider unless you must.
- ☐ Switch on hazards / put on anything hi-vis you have.
- ☐ Do not admit fault or apologise, even out of politeness.
- ☐ Ask the other driver to stay; note if they try to leave.
- ☐ Report to the police if anyone is injured or the driver won't stop.

2 Get the other driver's details

DRIVER NAME

MAKE / MODEL / COLOUR

PHONE

INSURER (IF GIVEN)

VEHICLE REG

ADDRESS

If the driver drives off or is uninsured, you can still claim. Note the registration if you possibly can, and report it to the police to get a crime reference. Untraced and uninsured drivers are covered through the Motor Insurers' Bureau (MIB).

3 Evidence checklist

- ☐ Photos of both vehicles where they came to rest.
- ☐ Wide photos of the whole scene and road layout.
- ☐ Close-ups of damage to your bike and theirs.
- ☐ The pothole, spill, or hazard that caused it (with something for scale).
- ☐ Road signs, markings, traffic lights, junction view.
- ☐ Weather and light conditions.
- ☐ Your injuries, once it is safe.
- ☐ Save any dashcam, helmet-cam or CCTV before it is overwritten.

4 Witnesses

Independent witnesses are powerful. Ask anyone who saw it for their details before they leave.

WITNESS 1 — NAME

WITNESS 2 — NAME

PHONE / EMAIL

PHONE / EMAIL

5 Your bike, kit & losses

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| ☐ Bicycle / e-bike / scooter / motorbike — note damage. | ☐ Keep receipts / photos to prove what things were worth. |
| ☐ Helmet (replace after any impact). | ☐ Don't throw damaged items away — they are evidence. |
| ☐ Clothing, gloves, boots, waterproofs. | ☐ Note any earnings lost while you can't work or ride. |
| ☐ Lights, lock, panniers, luggage. | |
| ☐ Cycle computer, phone, camera, smartwatch. | |

6 In the days after

- ☐ See your GP or hospital, even if you feel "okay" — get it on record.
- ☐ Report the accident to your own insurer (reporting is not the same as claiming).
- ☐ Write down what happened while it is fresh, and keep every receipt.
- ☐ Remember: in the UK you generally have three years from the accident to start an injury claim, but the sooner you act the easier evidence is to preserve.

What happens next? When you're ready, Bike Crash Claims can connect you with a regulated specialist firm that handles accidents like yours — bicycle, e-bike, scooter or motorbike. It's free and there's no obligation. We are an independent claims-introduction service, not a law firm or solicitor; the regulated firm carries out any legal work, and you pay us nothing. With your consent we pass your details to a regulated partner who may contact you, and we may receive a fee for the introduction. Nothing in this pack is legal or medical advice, and no outcome is guaranteed.

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