

INFORMATION NOTE No. 2/2026

Procedures in Case of an Automobile Accident

In Effect

Dear Customer,

In order to prevent setbacks, I urge you to read this information note carefully. This document aims to reinforce the information provided at the time of contracting and during the management of your insurance policies, preventing a lack of information or the adoption of incorrect procedures from placing you in unfavorable situations.

General Procedures in Case of an Automobile Accident

In any car accident, it is essential to adopt procedures that allow for faster and more efficient management of the process.

1. Serious Accidents (with personal injury)


In serious accident situations, **the absolute priority is to save lives.** In these cases you should:

- Immediately call 112;
- Follow the instructions of the authorities and allow them to register the incident.

As soon as possible, those involved in the accident, a family member, or any available entity should contact us to begin the claim process with the insurance company.

Contact:

 Email: silvia.sousa@mediacaodeseguros.pt

 Mobile: +351 91 232 06 49

Note: Insurance companies offer 24/7 roadside assistance. However, commercial and administrative departments operate only during business hours, generally Monday to Friday, between 9:00 AM and 4:00 PM or 5:00 PM, depending on the company.

Sílvia Marisa Santos Sousa – Mediação de Seguros, Lda. operates:

- Monday to Friday: 9:00 AM to 6:00 PM
- In-person service is subject to prior scheduling.

2. Accidents with Only Material Damage

Whenever the accident involves only material damage, the following steps should be followed:

1. **Mark the accident site**, as required by law:

- o Wear a reflective vest;
- o Place the warning triangle.

2. **Confirm the physical condition** of all those involved.

3. **Take photos** of the vehicles involved, ensuring that:

o The license plates are visible;

o And it is possible to observe a general overview of the accident site.

4. Whenever possible, **after collecting the photographs**, remove the vehicles from the road and place them on the shoulder, allowing normal traffic flow.

5. Record the name and contact information of possible **eyewitnesses to the accident**.

6. Verify if there is agreement between the drivers for the completion of the Friendly Accident Report (D.A.A.A.):

o If there is no agreement, the police should be called to register the incident.

If there is an agreement, the DAAA (Declaration of Accident and Accident Insurance) can be completed in one of the following ways:

a) Paper format

- Fill in only the front part, following the numbering;
- Both drivers must sign at the end;
- If the sheet you detach for yourself from the DAAA is illegible, take a photo of the completed front sheet.

b) Digital format

- ☑ Access the APS portal – Portuguese Association of Insurers;
- ☑ Download the e-Segurnet application;
- ☑ Complete the DAAA electronically.

7. If the vehicle:

o Cannot be driven, or

o Has suffered damage that compromises its safety while driving, the Roadside Assistance must be activated to tow the vehicle to the repair shop.

o The Roadside Assistance number can be found on the Green Card;

Alternatively, it can be easily located through an internet search (e.g., “Travel Assistance Line – XYZ Company”).

Important note: When contacting Travel Assistance, confirm whether your policy includes a replacement vehicle for immobilization due to an accident and request its activation, if applicable.

8. After leaving the scene of the accident and as soon as possible, you must **report the accident by email**, sending:

o To: silvia.sousa@mediacaodeseguros.pt

o With a copy to the insurer's email (available in the policy or through an online search: “email claims line – XYZ Company”).

The email must contain:

o **Subject:** URGENT – Automobile Accident Report

o **In the body of the email:**

- Brief description of what happened;
- Photographs of the accident;
- Copy of the front of the D.A.A.A.;
- Copy of the back of the DAAA (completed and signed only by you);
- Copy of the report or document provided by the police, if applicable;
- Copy of the PDF received by email, in case of completion via the e-Segurnet App.

9. After receiving your email:

- o The claim will be flagged for internal processing and for opening with the company;
- o The company will proceed with opening the process within 24 to 48 hours;
- o We will contact you as soon as possible to:
 - Better understand the dynamics of the claim;
 - Monitor the progress of the process weekly, seeking to minimize the resolution time.

Best regards,

Sílvia Sousa

Insurance Consultant