What to check after a minor fender bender in Dubai

Stay calm and move to safety

The first moments after a minor collision can be confusing. Your priority is to get yourself and any passengers out of harm's way. Switch on your hazard lights, check that everyone is okay, and if the vehicles can be moved, pull them to the hard shoulder or a nearby parking area. Blocking traffic in Dubai can lead to a fine, so clearing the road when it is safe to do so is sensible. If anyone is injured, call 999 immediately. For damage-only incidents, dial 901 to reach Dubai Police's non-emergency line.

Call the police and get a report

In the UAE, a police report is essential for any car accident, no matter how minor. Without it, your insurance claim will not proceed. When the officer arrives, explain what happened clearly and stick to the facts. The police will record the details and issue an accident report. This document is your proof that the incident was officially logged. Keep a copy in your glovebox or take a photo of it on your phone. Your insurer will ask for the report number or a scanned copy when you file a claim.

Exchange information, but stay courteous

While you wait for the police, exchange basic details with the other driver. You need their full name, phone number, vehicle registration plate, and insurance policy number. Do not discuss fault or accept blame at the scene. Even a casual apology can be interpreted as an admission of liability later. Stay polite but brief. Take photos of both vehicles from multiple angles, including close-ups of the damage and wide shots that show the position of the cars on the road. These images will help your insurer and the police understand what happened.

Notify your insurer quickly

Most car insurance policies in Dubai require you to report an accident within a set timeframe, often 24 to 48 hours. Call your provider or use their app to open a claim. Have your policy number, the police report number, and the other driver's details ready. The insurer will tell you what to do next. If you have comprehensive cover, your policy may include a cashless repair option. This is where the term "cashless car insurance" comes in. Instead of paying for repairs upfront and then waiting for reimbursement, you take your vehicle to one of the insurer's network garages. The garage bills the insurance company directly, and you only pay any excess that applies under your policy.

Understanding how cashless car insurance works can save you time and stress after an accident. It removes the need to handle large payments yourself and speeds up the repair process. Most major insurers in Dubai offer this facility, but it is worth checking the terms of your policy before you need it. If you are unsure, a broker like Dubai Cars Insurance can help you compare policies that include cashless garage networks. The key is knowing that the garage will handle the paperwork and the billing, leaving you to focus on getting your car back on the road.

Arrange towing if needed

If your car is not driveable, ask the police or your insurer about towing. Dubai Police will usually arrange a tow truck to clear the road, but you may be charged a fee. Alternatively, your insurance policy may include roadside assistance that covers towing to a garage of your choice. Check your policy documents or call your insurer's helpline. If the vehicle is taken to a police impound yard, you will need to visit the station, pay any release fees, and then arrange its transfer to a repair shop. Keeping the towing receipt is important for your claim.

Get a damage assessment and repair approval

Once the vehicle is at a garage, an insurance surveyor will inspect it to assess the damage. This is called a vehicle survey. The surveyor estimates the repair cost and sends a report to your insurer. If you are using a cashless garage, the survey is often done on-site and the garage waits for repair approval before starting work. Approval can take a few hours or a couple of days, depending on the complexity of the damage and the insurer's workload. During this time, ask the garage for an estimated completion date and whether they offer a replacement car while yours is being fixed. Not all policies include a courtesy car, but some cashless garages provide one as part of the service.

Review the claim form before signing

Before any work begins, you will be asked to sign a claim form. Read it carefully. It should list the damage found, the repair method, and the estimated cost. Make sure it matches the surveyor's report. If something seems off, ask the garage to clarify. Signing the form authorises the repair and confirms that you accept the terms. If you have a cashless policy, the form will also confirm that the garage will invoice the insurer directly. Keep a copy for your records.



Follow up on the repair and collect your car

While the repair is underway, stay in touch with the garage. Most will send updates, but a quick call mid-week can give you peace of mind. If the repair takes longer than expected, ask why. Delays can happen if parts need to be ordered from abroad or if the surveyor requests additional inspections. When the work is finished, inspect the car before driving away. Check that the paint matches, that panels align properly, and that all lights and signals work. If you are not satisfied, raise it with the garage manager before you accept the vehicle. Once you drive off, any issues become harder to resolve.

Know your excess and how it affects your claim

Every comprehensive policy has an excess, which is the amount you pay toward the repair. In a cashless claim, you pay the excess directly to the garage, and the insurer covers the rest. If the accident was not your fault and you can recover the excess from the other party's insurer, your own insurer may waive it or refund it later. Check your policy wording to see how your excess works. Some policies offer a zero-excess option for an extra premium, which can be useful if you want to avoid any out-of-pocket cost after a claim.

Prepare for the impact on your premium

Filing a claim, even for a minor accident, often affects your renewal premium. Insurers see a claim as an indicator of risk, so your rate may go up at the next renewal. If the accident was clearly the other driver's fault, your insurer may be able to recover the costs from their insurer, and your no-claims discount may be protected. Ask your insurer whether your policy includes no-claims protection before you decide to claim. Sometimes it is cheaper to pay for a small repair yourself than to file a claim and see your premium rise for the next few years.

Keep all documents organised

After the dust settles, create a folder, digital or physical, with all the paperwork from the incident. This includes the police report, the claim form, the surveyor's report, repair invoices, towing receipts, and any correspondence with your insurer or the garage. You may need these documents if the other party's insurer disputes liability, or if you decide to challenge a decision by your own insurer. Having everything in one place makes the process smoother and gives you a clear record to refer to.

Learn from the experience

A minor accident can be a reminder to review your insurance cover. If you found the claims process confusing or slow, consider switching to a policy that offers a larger network of cashless garages or a faster claims service. Comparing options through a service like **Dubai Cars Insurance** can help you find a policy that matches your driving habits and budget. The goal is not just to pay less, but to have a smoother experience when you need to claim. Knowing the steps ahead of time means the next fender bender, if it happens, is just an inconvenience, not a crisis.