

Specific procedure for documenting a road traffic accident without involving authorised traffic police inspectors (the Europrotocol)

Amendments to Federal Law No. 40-FZ, dated 25 April 2002, 'On the Compulsory Insurance of Civil Liability of Motor Vehicle Owners', came into force from 1 September 2014, allowing for documenting a road traffic accident without involving authorised police officers (the Europrotocol).

The new rules apply to agreements of compulsory civil liability insurance of motor vehicle owners (OSAGO) concluded after 30 September 2014.

You can use the simplified procedure of reporting a road traffic accident, if the following circumstances are simultaneously met:

- no one has been hurt in a road traffic accident and no injury has been done to anyone's life or health;
- a road traffic accident resulted from the collision of two vehicles (including trailers) and the vehicle drivers' civil liability is insured under an OSAGO insurance agreement;
- the circumstances of damage caused to motor vehicles in a road traffic accident, the nature and the list of the vehicles' visual damage do not cause disagreements among the persons involved in a road traffic accident.

The nature and the list of visual damage to motor vehicles are reported in a Road Accident Notice form which is filled out by the drivers involved in the accident, in compliance with Bank of Russia Regulation No. 431-P, dated 19 September 2014, 'On the Rules of Compulsory Civil Liability Insurance of Motor Vehicle Owners.'

When reporting a road traffic accident without involving authorised police officers, the insurance payment to the person affected by the accident to compensate for damage done to the person's vehicle may not exceed 50,000 rubles.

The maximum insurance payment under the Europrotocol in Moscow, St. Petersburg, the Moscow and Leningrad Regions is 400,000 rubles. When a road traffic accident is reported under the Europrotocol in Moscow, St. Petersburg, the Moscow and Leningrad Regions, the person involved in the accident must furnish the insurer with data on the circumstances of the damage done to the person's vehicle, registered with the help of technical control devices ensuring unchangeable information registration (photo and video footage of motor vehicles and their damaged parts at the accident scene, as well as data registered with the use of navigation facilities based on the GLONASS global satellite grouping's technology or the technology of other global satellite navigation systems).

Under the Rules of Furnishing Information on a Road Traffic Accident to the Insurer and the Requirements for Technical Control Facilities ensuring unchangeable information registration as approved by Russian Government Resolution No. 1002, dated 1 October 2014, an insured person affected by a road traffic accident should furnish documents, photo and video materials specified in this resolution for registering the damage to motor vehicles at the scene of the accident to the civil liability insurer within five working days after the road accident.

These materials should be submitted electronically and contain photo and video materials on motor vehicles and their damage at the scene of the accident, the date and time of photo and video footage, and also the coordinates of the location of a technical control facility. Photo or video footage should be done during no more than 60 minutes after a road accident and should contain images of:

- state registration plate numbers of motor vehicles owned by the persons involved in the road accident or vehicle identification numbers (VIN) (in the absence of vehicle state registration number plates);
- the nature of damage to the vehicle;
- the mutual location of the motor vehicles belonging to the persons involved in a road accident with reference to the surrounding transport infrastructure or other unmovable facilities;
- the state registration number plate of the vehicle owned by a road accident witness (if any).

Also, a technical control device allowing for photo or video surveying of motor vehicles and their damage at the accident scene should register data on the circumstances of the damage caused to a motor vehicle in the road traffic accident, namely:

- the date and the time of photo and video surveying;
- the location coordinates of a technical control device.

The insurance payment under the Europrotocol will not exceed 50,000 rubles, if these conditions are not met in Moscow, St. Petersburg, the Moscow and Leningrad Regions.