

Collision with a foreign vehicle, who can help us?

A client has the following question for us:

A car with foreign plates crashed into my car, we amicably swapped details and the other driver admitted responsibility.

I took my car to a garage for an estimate and sent it to the other driver to notify his insurer but I received no response.

What can I do?

Guerino Inglese, federally certified expert in private insurance, specialising in corporate clients of Assidu SA, replies:

The incident occurred on Swiss territory, therefore Swiss law applies.

In this case we know who is at fault so the question of liability requires no further clarification.

Under Swiss road traffic law, you are not only entitled to claim from the responsible party, you can also claim directly from the insurer.

The problem in these cases is often knowing which insurance company in Switzerland represents the foreign insurer.

People living in Switzerland who have an accident with a foreign registered vehicle on Swiss soil can approach the Swiss National Bureau of Insurance www.nb-ngf.ch, which will assist them by providing all necessary information and the name of the insurer in Switzerland you can contact directly with details of the incident and to make a claim.

The activities of the Bureau are financed by all the insurers in Switzerland through a small portion of motor insurance liability premiums; the annual contribution for cars collected by insurers and paid to the Swiss National Bureau of Insurance is CHF 4.20. This sum also includes the subsidy for the Swiss National Guarantee Fund which compensates people in Switzerland who suffer damage from unknown or uninsured vehicles.

Our advisors are always available to assist you and provide additional information if necessary.