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A road accident frequently calls for a damage appraisal to assess the damage and to determine the probable accident-related repair costs. However, who commissions and actually pays for such a damage appraisal? "This depends entirely on who is responsible for the accident," explains Marcel Ott, the Head of Product Management (Damage Appraisal) at DEKRA.

Fuel costs soar: Time to save

Fuel prices continue to hit one high after another, and there doesn't appear to be an end in sight. There were already bottlenecks in the supply chain, but the war in Ukraine has obviously exacerbated the situation on the energy market further. Filling up at the moment is costing the motorist a small fortune. Given this situation, how can you reduce a vehicle's fuel consumption?

Kick starting the motorcycle season: A check-up provides peace of mind

People wanting to kick start their spring biking require an all-round intact motorbike. Now that the winter break is coming to an end, DEKRA experts recommend a technical check-up of all safety-relevant components such as brakes, tyres and lights as well as engine, service fluids and electronics.

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Vehicle sales portals increasingly important

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Fuel prices: one price hike after another

Fuel prices rocket

Saving tips

Fuel prices continue to hit one high after another, and an end of this rise does not appear to be in sight. There were already bottlenecks in the supply chain, but the war in Ukraine has obviously exacerbated the situation on the energy market further. Filling up at the moment is costing the motorist a small fortune. Given this situation, how can a vehicle's fuel consumption be reduced?

DEKRA Akademie driver trainer Reinhard Buchsdrücker proffers a few words of advice on the subject: "The greatest saving can be made by an anticipatory, calm driving style adapted to the traffic volume and which utilizes the eco mode as well as the available assistance systems. Naturally drivers of manual vehicles can exercise far more influence on consumption. Modern vehicles with automatic transmissions, eco modes and sometimes also telematics functions result in drivers being unable to exert as much influence on their consumption figures."

However, having said that, motorists can still save a fair amount of fuel if they avoid fast acceleration and heavy braking maneuvers and also take advantage of the rolling phases of their vehicle. Another perceptible difference can be made by making journeys undertaken at top speed the exception, the motorist staying at least 20 percent below this. Small changes made here and there can help to lower fuel consumption: do not rev up when starting the engine, do not warm up the engine, use the start-stop mode, only switch on electric consumers for as long as necessary and do not carry around unnecessary ballast.

"All this helps, but only if the vehicle is in a fit and proper state and has been regularly serviced," stresses Buchsdrücker. "Very important is also the correct tire pressure. Driving at 0.5 bar less than recommended is consuming 5 per cent more fuel." Saving also means planning vehicle use. The trainer thinks drivers should ask themselves a few questions: "Is the daily trip to the baker's really that necessary? What about car sharing? Are there park & ride options? And is it absolutely essential to drive at rush hour? Some tasks can be done on foot or by using the bicycle. And let's not forget, a vehicle parked in the garage saves the most fuel of all."

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Motorcycle: Technical check-up before the first ride

Kick starting the motorcycle season

A check-up gives peace of mind

People who want to get off to a good start of the motorcycle riding season in the spring need a motorbike that is technically intact all-round. After the winter break, DEKRA experts recommend a technical check-up of all safety-relevant components such as brakes, tires and lights as well as engine, service fluids and electronics.

Make sure the tires have the right pressure stipulated by the manufacturer, and measure on cold tires so that the grip is maintained even at an angle. The law stipulates a minimum tread depth of 1.6 millimeters, but more is definitely better. If the tires display any damage, contact a specialist. After the winter break it is important that the tires are not overworked for the first few kilometers. In the case of new tires, it is recommended to adopt a moderate riding style for the first 100 to 200 kilometers.

Safe riding also requires the brakes to be in top condition. Check the thickness of the brake pads or blocks, the brake hoses for kinks, cracks, tightness and abrasions and check the brake fluid level. This should be replaced every year or at the latest every two years as per manufacturer's recommendations to prevent vapor bubbles from affecting the brake force.

Checking the oil levels on the engine and transmission is a must. Beware! A heightened engine oil level can be an indication of leaky carburetors or fuel cocks and result in engine damage. Also take a close look at the fuel lines for leaks or abrasion marks. Lubricate the chain and check that it sits correctly and is not too taut. Check shock absorbers and springs for firm connections, any breaks and leaks, and balance both sides. Check the steering column for freedom of movement and locking positions.

When fitting the battery, check the connections for corrosion. This should be followed by a test of the electrical systems including lights. Also do not forget to use the on-board diagnosis to check the safety electronics. Any defect messages mean a visit to the garage is on the cards. For more information on motorcycles, go to: <https://www.dekra.de/de/services-motorraeder/>

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Small bumper accident in the parking lot: A waiting period of at least 20 minutes is a must

Leaving a note behind the windshield wiper doesn't cut it

Hit and run is not a trivial offense

Motorists learn at driving school that every person involved in an accident has to stop immediately. Anybody failing to abide by this rule and simply drives on is committing a criminal offence. This is set out in Paragraph 142 of the Criminal Code, which stipulates that anybody involved in an accident that subsequently leaves the scene of the accident will be subject to a fine and, in extreme circumstances, up to three years imprisonment. The lawgiver has clearly outlined in the road traffic regulations how all parties of an accident are to act after the event: "Those involved in an accident are not only obliged to stop immediately, but also to cordon of the area to other traffic, to ascertain the consequences of the accident and help injured parties," explains DEKRA accident researcher Stefanie Ritter.

According to Paragraph 34 of the road traffic regulations, this also means "that those involved and present at scene of the accident, including injured parties, have to provide their name and address, show their driving licence and vehicle registration documents as well as supply information to the best of their knowledge for purposes of liability insurance". For this reason it is helpful to have an accident card from the insurance company in the vehicle. The scene of the accident may only be left when the corresponding details as to person, vehicle and type of involvement have been made available. A party to an accident includes all those whose behaviour might have contributed to the incident; those people, for example, who have influenced traffic flow due to their driving style or in any other fashion.

Even in the case of a minor bump in the parking lot, it is not enough to simply leave a note with the name and address behind the windshield wiper and drive on. In such a case, the person who caused the damage is first of all obliged to wait a reasonable length of time to see whether the injured party shows up at the scene of the accident. Jurisprudence has deemed that for minor damage this period is at least 20 minutes regardless of wind and weather, and up to an hour for more serious damage.

After this period, the perpetrator of the accident must leave his or her name and address on the windshield wiper or door, for example, and then immediately notify the police. For minor damage sustained in stationary traffic and if reported within 24 hours, a lenient fine or punishment can be expected, however.

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After the accident: Who pays the appraiser?

Crash!

Who pays for the damage appraisal?

A road accident frequently calls for a damage appraisal required to assess matters such as damage and to determine the probably accident-related repair costs. However, who commissions and actually pays for such a damage appraisal? Head of Product Management (Damage Appraisal) at DEKRA Marcel Ott has the answer: "It depends entirely on who is responsible for the accident."

In the case of an accident that was not the fault of the accident victim, there is a liability claim in which the insurer of the person who caused the accident is liable for the resulting costs. The insurer can task a damage appraiser and also pays the costs of the expert opinion. Nonetheless, injured parties are entitled to commission an independent expert if they so wish. The costs for this are borne by the insurer who is obliged to settle the claim.

The situation is different in the case of self-inflicted accidents, vandalism, storms or other cases of force majeure. Here, comprehensive or partially comprehensive insurance must exist to enable those affected to claim compensation. If necessary, the insurance company will also send an appraiser. If, however, the insured persons commission their own appraiser, they must bear the costs themselves.

If the vehicle needs to be raised up on the inspection ramp or be dismantled, experts examine the damaged vehicle in a workshop, at DEKRA also at one of their 600 inspection centers nationwide, but appointments at the injured party's home are also not uncommon. "The registration certificate part I, the car key and the vehicle itself are required for the inspection," Ott reminds us. "It is beneficial if the person concerned is present and can answer questions if necessary."

In order for the motor insurer to settle a claim, experts deal with a wide range of problems, depending on the situation: "For example, they determine the accident damage and the probable accident-related repair costs, ascertain not only the probable duration of repairs but also, right now a very hot topic, the time it takes to procure a replacement. They also provide information on value compensation, depreciation and vehicle value," explains Ott. "And finally, an expert opinion is always an important instrument for securing evidence in legal disputes."

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Working from home: ergonomics often ignored

Quite often, people working from home fail to consider ergonomics. A representative survey conducted by the institute forsa on behalf of DEKRA showed that of the 1014 employees questioned, one in four of those working from home complained of health issues, especially tension, back pain and headaches resulting from a non-ergonomic workplace. Around a third of interviewees reported feeling uncomfortable in the home situation or the day-to-day household environment (37 percent). Despite the pandemic having been on for two years already, 33 percent are still struggling with either a lack of equipment or equipment unfit for the task, such as an inadequate computer screen (29 percent). Roughly a quarter (26 percent) of those interviewed admitted to suffering from health problems like tension and back pain attributable to a non-ergonomic workplace. DEKRA expert Dr. Karin Müller's advice is to proactively prevent back pain, for instance by having a "movement break". Tips on more movement in the workplace:

<https://www.dekra.de/de/aktive-pausen-fit-im-job/>

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Vehicle buying portals increasingly important

Sales portals for vehicle purchases have again increased in both public awareness and use in the past four years. An online study conducted by Ipsos on behalf of DEKRA in 2021 has revealed that portals such as 'wirkaufendeinauto.de' or 'carsale24.com' are now known by 82 percent of used car purchasers. This figure was up from the previous 74 percent recorded in the last survey conducted in 2017. Use has also seen growth: 25 percent of those asked said that they had already employed such a portal to purchase a used car. Four years ago, the figure was 18 percent. According to the results of the survey the frontrunner among the portals was 'wirkaufendeinauto.de' with 42 percent public awareness and 11 percent use.

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