

# What are the steps to take after a car accident?



1. Stop. If your vehicle is involved in an accident and you don't stop, you may be subject to criminal prosecution.
2. If anyone is injured, if the total damage to all the vehicles involved appears to be MORE than \$1,000, or if you suspect that any of the other drivers involved are guilty of a Criminal Code offence (such as driving under the influence of drugs or alcohol), call 911 and follow the instructions given to you by the emergency operator. Do not try to move anyone injured in the accident — you may aggravate their injuries! If no one is injured and total damage to all the vehicles involved appears to be LESS than \$1,000, call your local police for instructions. If local police do not attend the scene of the accident, they will instruct you to report to a Collision Reporting Centre within 24 hours.
3. If it is safe to do so, move your vehicle to the side of the road. Get something in writing from the other driver regarding who is at fault before you move your car or you may want to use your cell phone to take pictures of the vehicles before they are moved. If your vehicle cannot be driven, turn on your hazard lights or use cones, warning triangles or flares, as appropriate.
4. Obtain contact information from parties involved. Use the back of this sheet to collect all the necessary information. Make sure the police have this information.
5. Be careful of unauthorized tow truck operators pressuring you to have your vehicle towed, demanding immediate payment for the tow, or attempting to take your vehicle to a garage or body shop of their choice. It is your right to choose where your vehicle is towed to or repaired.
6. Contact your family doctor if you are injured. Even if you leave the scene by ambulance, it is vital that you let your family doctor know within 24 hours so they can properly help you. If you experience headache, confusion, memory loss, nausea/vomiting, difficulty walking, seizures or changes in behaviour you should seek medical attention immediately. These can be symptoms of a concussion and proper medical care is critical to recovery
7. Seek legal advice. Contact a personal injury law firm and find out all your options. Always get legal advice prior to making any written or sworn statement to an insurance company.
8. Call your insurance company and tell them you were in an accident. Do not speak to any insurance company other than your own. If you are not listed as a driver in any insurance policy you may contact the insurance company of your spouse or your parents if you are dependent or do not have insurance, report the accident to the insurance company of the car that hit you.

Your Situation/Circumstance	Where to Send the Application
You were driving a company vehicle	The insurance company that insures the company vehicle.
You were a passenger in someone else's vehicle when injured	The insurance company that insures the vehicle you were a passenger in
You were a passenger in an uninsured vehicle and there was more than one vehicle involved in the accident	The insurance company of an insured vehicle involved in the accident
You were a pedestrian or cyclist	The insurance company of the vehicle that hit you
None of the above	The Motor Vehicle Accident Claims Fund (MVACF)

9. If the damage to the vehicle is significant or your car is old and is likely to be "written off" instead of repaired, you should start looking for the next vehicle you will buy while you have the rental car available. Once your insurance company makes you an offer on the damaged vehicle they will require you to return the rental car.
10. If you disagree with the amount the insurance company offers you, you can send them proof of cars that are being sold that are similar to yours. You may hire an appraiser to help you argue against your insurance company. You can start your search with the Ontario Independent Appraisers Association <http://www.oiaa.ca/page3.html>
11. If the car is a rental car, most auto rental companies offer a product called a "collision damage waiver" that covers some loss of, or damage to, the rental automobile. It is also referred to as a "loss damage waiver." The waiver protects you in the event that you damage an automobile that you have rented. It protects you by transferring the responsibility for the cost of the damage from you to the auto rental company. However, it often comes with exclusions as well. For example, it may provide no protection while you drive on unpaved roads. Protection you get varies from company to company. Check the fine print before you decide whether or not to buy it. Auto rental companies charge a daily rate on top of the rental charge for the collision damage waiver. Your credit card may also offer coverage when renting a vehicle, check with this co to see what if any limitations might apply.

This information has been provided by **Carranza LLP**, Canada's only ISO 9001:2008 certified personal injury law firm.

**24 Hour Hotline: 416-820-9434 Toll free 1-877-633-1065 [www.carranza.on.ca](http://www.carranza.on.ca)**

# Accident Information

<b>Date:</b>	<b>Time:</b>
Location of Accident:	

<b>What Happened? (Describe in your own words what happened)</b>

<b>Police called: Yes or No</b>	
Police Officer Name	
Badge Number:	Division Number:
Telephone (Home):	Telephone (Business):

<b>Vehicle</b>	
<b>Driver Name:</b>	
Driver's License Number:	Telephone:
Driver's Address:	
<b>Owner's Name</b> (if different than driver):	
Owner's Address	
Owner's License Number:	Telephone:
Make/Model of Car:	
Year:	License Plate:
Description of Damage:	

<b>Passengers</b>	
Name:	Telephone:
Position in Car:	
Name:	Telephone:
Position in Car:	
Name:	Telephone:
Position in Car:	

<b>Insurance</b>	
Insurance Company:	Agent/Broker Name:
Policy Number:	Expiry Date:

<b>Witnesses</b>	
Name:	Telephone:
Address:	
Name:	Telephone:
Address:	
Name:	Telephone:
Address:	

<b>Injuries Yes or No</b>	
Name:	
Nature of Injury:	
Position (Driver, passenger, pedestrian, which car?):	

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