

CAR ACCIDENT CHECKLIST

What to do if you've been involved in an accident.

AT THE SCENE

1. **Stop!**

Leaving the scene of a collision is a serious offence.

2. **Ensure your safety.**

If the vehicle damage was not significant, and if it is safe to do so, you can move your car to a safer area, out of the flow of traffic.

3. **Call the police.**

Even if you're not sure the accident is serious enough that the police will arrive, you should call. They will either arrive on the scene and complete a report, or they will direct you to contact the appropriate collision reporting centre.

4. **Take pictures and video.**

Take multiple pictures and/or video from multiple angles of the scene of the accident, the damage to your car, and damage to any other cars.

5. **Exchange your information.**

Make a note of the following information:

- **name, address, phone number and drivers license number** of any other drivers
- **car insurance company and insurance policy number** of any other drivers
- **make, model, colour, and license plate number** of any other cars

You must also provide this information to any other drivers involved in the collision.

6. **Talk to witnesses.**

If there are any witnesses to the collision, get their **name, phone number and/or email address** so you can contact them later if necessary.

AFTER

7. **Go to the hospital, your doctor, or to a walk-in clinic.**

If you have any injuries, your first priority should be your health. Even if your symptoms appear minor, it's always better to be safe than sorry: get assessed by a doctor as soon as possible after an accident. Proactively pursue any medical or rehabilitative treatment that is recommended for you, and take full advantage of the medical benefits provided to you by your car insurance company.

8. Report the claim to your insurance.

Call your insurance company's claims reporting line (or your broker if you're not sure how to contact your insurance company). Tell them what happened and begin a claim. Your insurance company will send you the paperwork you need to fill out to start the claims process. If you were not at fault for the collision, reporting a claim will not affect your premiums – you can confirm the effect on your premiums by calling your broker.

9. Report the accident to the police

If the police did not attend at the scene of the accident, they will tell you to go to a collision reporting centre to report the accident. You should do this as soon as possible after the accident. The police will tell you which centre to go to when you call.

10. Consider contacting a lawyer

You may want to contact a local personal injury lawyer if you need help:

Dealing with your own insurance company

- a lawyer can advise you about the types of benefits you can access, and can help you fight an insurance company's decision to limit or refuse your benefits

Starting a claim against the driver who caused the collision

- a lawyer can help you get additional compensation by starting a claim against the driver who cause your injuries if you have lasting injuries that are seriously affecting your life

If you have any doubts about whether or not you need a lawyer, it's always best to be safe rather than sorry! The lawyers at Martin & Hillyer Associates offer a free, no-obligation consultation where we will give you our advice about your insurance claim and any potential lawsuit. Schedule a consultation online at mhalaw.ca, or by calling (905) 637-5641.