

# WHAT to do after an AUTO COLLISION



Failure to stop could result in demerit points or criminal prosecution.

## CALL **AMBULANCE**

Call for an ambulance if anyone is seriously injured. .

## **ENSURE SAFETY**

Do not stand in between two vehicles, or in front or behind a vehicle to inspect damage. When the area is safe, move vehicles and passengers away from traffic, unless someone is injured or you suspect a drunk driver. To alert other drivers, use hazard lights, cones, warning triangles or flares.

### RFPORT to the POLICE

- If the total damage to all vehicles and property appears to be more than \$1,000, file a Collision Report Form. Failure to do so could result in demerit points or a fine.
- If anyone is injured.
- If any of the vehicles are not driveable.
- If any driver does not have a driver's licence, or proof of insurance.

## **INFORMATION**

Take pictures and collect information from the other driver and witnesses if possible. As a helpful guide, use the Collision Worksheet on the inside of this brochure. More copies can be found at:

www.autoinsurance.gov.ab.ca

#### REMEMBER:

The compensation provided by your insurance company may be limited by the following:

- Voluntarily assuming liability;
- Promising to pay for damages;
- · Accepting money at the scene; and
- Agreeing to forget about the accident.

# **CONTACT your INSURER**

As soon as possible, advise your insurer of the details of the collision, including any injuries and damages to vehicles or properties. It is important to confirm what is included in your coverage and request the forms required to access coverage. Insurance companies determine liability, not the police. If necessary, liability can be determined by the court.

#### **USEFUL TIPS:**

- Read your policy when you purchase insurance coverage. Do not wait until after a collision.
- If you don't understand your policy, ask your agent, broker, or insurance company for clarification.
- If you are involved in an auto collision, keep records of what happened and who you spoke to such as the police or your insurer.

# IF YOU **HAVE BEEN INJURED**

seek medical treatment as soon as possible.

# **VEHICLE REPAIR**

- You have the right to have your vehicle's damage estimated and repaired at the repair facility of your choice. When you select the repair facility, the responsibility for a satisfactory repair job rests with vou, not the insurer.
- Your insurance company may recommend, but not require that your car be repaired at a specific shop.
- In some cases, your insurer may, exercise its right to repair your vehicle by giving you formal notice. In such a case, your insurer may have the vehicle repaired where it chooses, but must restore the damaged vehicle to its condition prior to the collision.
- In case of disagreement with your insurer over your vehicle's repair, a formal dispute resolution process is available to you.

YOUR INFORMATION	N							
Driver's Name			Injured?	Owner's Name				
Damage to Vehicle				s Damage over \$1,000? Drivable?				
No.of Passengers	Passengers' Names (list all)			Passengers' Positions in Vehicle			Injured?	
OTHER DRIVER'S IN								
				Owner's Name & Phone No.				
				Owner's Address				
City, Town, or County, and Postal Code				Insurance Compar	ny	Phone		
Bus. Phone				Insurance Broker	or Agent	Phone		
Res. Phone				Insurance Policy N	0.	Policy Expiry Date MM/DD/YY		
Drivers Licence No.					amage to Vehicle		Is Damage over \$1,000?	
Car Make, Model		Year	Colour					
VIN		Plate No.					Drivable?	
No.of Passengers Passengers' Names (list all)		s (list all)	all)		Passengers' Positions in Vehicle		Injured?	
DESCRIPTION OF COLLISION								
		Estimated Speed of Vehicle(s)		Weather Conditions (fog, hail, clear)				
Location				Road Conditions (icy, wet, clear, debris) and Light (dawn, dusk, dark, day)  Description of Damage to Any Property				
				Diagram: include streets, traffic controls, visual obstacles, etc.  1 -Vehicle 1  2 -Vehicle 2				
AUTO COLLISION WITNESSES								
			Address			Phone		
Name Address				Phone				
ATTENDING POLICE				I/				
Name Badge No.					Division	Bus. Phone		
TOW TRUCK OPERA								
						Bus. Phone		
Driver's Name				Address Towed To				

This worksheet has been prepared for recording information at the time of a private passenger vehicle collision. At a later date you may require most of the following information for completion of official documents including a collision report with the local police department or a claim form provided by an insurance company.