



# A QUICK GUIDE TO AUTO ACCIDENTS IN ONTARIO



## WHAT TO DO: A STEP-BY-STEP CHECKLIST

Knowing what to do & what's legally required in Ontario, can protect your safety, your insurance coverage, and your wallet. **Keep this guide in your vehicle for quick reference.**

### 1 SAFETY FIRST

1. Stay calm.
2. Check yourself & passengers for injuries.
3. Call **911 immediately** if anyone is injured. Do not move the injured person.
4. Turn on **hazard lights**.
5. **Clear the road.** If safe to do, move vehicles out of traffic.



#### NEVER LEAVE THE SCENE OF AN ACCIDENT.

If you are involved in an accident and leave the scene, you may be subject to a criminal investigation.

### 2 WHEN TO CALL 911

- Anyone is injured.
- You cannot move vehicles out of the traffic lane.
- Combined damage to all vehicles appears over \$5,000.
- A driver is uncooperative, impaired or aggressive.

**Follow all directions and wait for help.**



### 3 EXCHANGE INFORMATION

Ontario law requires that all drivers involved in a collision **MUST** share their information:

- Drivers licence number
- Driver's name & contact info
- Policy number
- Insurance company
- Licence plate number

### 4 TAKE PHOTOS AND VIDEOS

- Take photos and/or video of the accident scene recording as much detail as possible (road signs, traffic signals, vehicle make & model, plate number).
- Make sure to record the **weather and road conditions**.
- Make note of **damage** to any and all vehicles involved from multiple angles.
- If there are any **witnesses**, get their contact details.



### 5 REPORT

- Accidents with **damage over \$5,000** – report to a **Collision Reporting Centre (CRC)** within **24hrs.**
- To find your nearest CRC, call your local police department.
- Call your **insurance broker**.

## FREQUENTLY ASKED QUESTIONS

### When reporting my accident, what should I have on hand?

- Driver's Licence,
- Ownership/Registration
- Insurance slip
- Mileage of the vehicle

### What photographs should I make sure I take?

- Photo of other parties' drivers' licence
- Photo of other parties' insurance slip
- All vehicles from multiple angles
- Licence plates
- Damage close-ups
- Road conditions
- Traffic signs/signals
- Surrounding area

### What information should I collect from other parties?

- Driver's name & contact information
- Driver's licence number
- Insurance Company & Policy Number
- Vehicle make, model, year and plate
- Witness' names and contact details

### Do I have to let my broker know even if my car wasn't damaged?

#### Yes. You need to report even if you:

- Don't plan to make a claim
- The accident was minor
- It was a single-vehicle accident

### Why do I have to notify my broker even if my vehicle wasn't damaged at all?

#### So that your broker can:

- Review whether the accident is at-fault or not-at-fault.
- Explain if it's a rateable accident.
- Help you decide whether claiming makes financial sense.
- Walk you through repair vs. out-of-pocket expenses.
- Have a record in the event the other driver reports the loss to their insurance company who then notifies your broker/ insurance company of the accident. This allows your broker/insurance company to have your version of the incident on file.

## EMERGENCY KIT ESSENTIALS

- ✓ Pen and paper
- ✓ Phone charging cable
- ✓ Emergency road flares, warning triangles or cones
- ✓ Fire extinguisher (A-B-C Type)
- ✓ Flashlight and extra batteries
- ✓ Bottled water
- ✓ Non-perishable food
- ✓ Booster cables
- ✓ Tire repair kit and pump
- ✓ Small tool kit
- ✓ Towel / Hand wipes
- ✓ Pair of work gloves
- ✓ Thermal blanket

This handy guide was compiled by McLean & Dickey Ltd. Contact us for all your insurance needs.