

# WHAT to do after an **AUTO COLLISION**

## STOP

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.

### REPORT 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.alberta.ca](http://www.autoinsurance.alberta.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 collision.

### 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 you, 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 their right to repair your vehicle by giving you formal notice. In such a case, your insurer may have the vehicle repaired where they choose, 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					
Driver's Name			Owner's Name (if different from driver)		
Damage to Vehicle			Is Damage over \$1,000?	Driveable?	
No. of Passengers	Passengers' Names (list all)		Passengers' Positions in Vehicle		Injured?
OTHER DRIVER'S INFORMATION					
Driver's Name		Injured?	Owner's Name		Owner's Phone
Street Address			Owner's Address		
City, Town, or County, and Postal Code			Insurance Company		Phone
Bus. Phone		Res. Phone	Insurance Broker or Agent		Phone
Email Address			Insurance Policy No.	Policy Expiry Date	MM/DD/YY
Drivers Licence No.			Damage to Vehicle		Is Damage over \$1,000? Y/N
Car Make, Model		Year	Colour		Driveable? Y/N
VIN		Plate No.			
No. of Passengers	Passengers' Names (list all)		Passengers' Positions in Vehicle		Injured? Y/N
DESCRIPTION OF COLLISION					
Date		Estimated Speed of Vehicle(s)		Weather Conditions (fog, hail, clear)	
Time		Location		Road Conditions (icy, wet, clear, debris)	
Diagram: include streets, traffic controls, visual obstacles, etc.				Light Conditions (dawn, dusk, dark, day)	
<div style="display: flex; align-items: center; justify-content: center;"> <div style="border: 1px solid black; padding: 2px; margin-right: 10px;">1</div> -Vehicle 1   <div style="border: 1px solid black; padding: 2px; margin-right: 10px;">2</div> -Vehicle 2   <div style="text-align: center; margin-right: 10px;">               N         </div> </div>				Description of Collision	
AUTO COLLISION WITNESSES					
Name			Phone		
Address			Email Address		
Name			Phone		
Address			Email Address		
ATTENDING POLICE OR RCMP OFFICER					
Name		Badge No.		Division	Bus. Phone
TOW TRUCK OPERATOR					
Company			Truck No.		Bus. Phone
Driver's Name			Address Towed To		