

## THE INSURANCE CLAIM

- 1 Get a copy of your collision report if available. Write down the accident number and keep it with the information on the back of this pamphlet.
- 2 Do not drive your car if it is unsafe to do so. Police can provide an authorized tow truck if needed.
- 3 Should you decide to file a claim, contact your insurance broker immediately to obtain professional insurance advice.
- 4 Although you have the right to have your vehicle fixed at the collision repair shop of your choice, do not authorize repairs until you can confirm with your insurance company that they will cover the costs of the repair.
- 5 DO NOT rent a car without talking to your insurance broker or insurance company.
- 6 Your insurance company may not pay for excessive towing bills or other non-authorized services.
- 7 Check any medical problems with your doctor.
- 8 Your insurance company will determine liability by following the "Fault Determination Rules", within The Ontario Insurance Act.
- 9 The police service will review all collisions and may lay charges where appropriate.

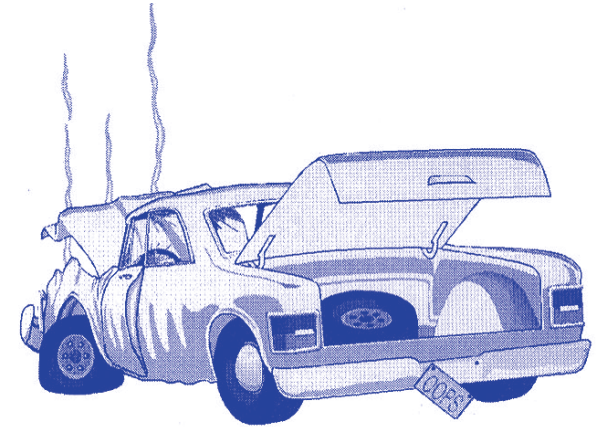
**NOTE:** *This information is intended to be for general assistance only. If you have any questions, please call your Insurance Broker or Insurance Company, who can help you with your insurance claim.*

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## AT THE COLLISION SCENE REMAIN CALM

- 1 Offer assistance and give aid to the injured.
- 2(a) Call 911, police, and/or ambulance for emergency assistance.
- 2(b) If not an emergency, call 905-546-4925 for assistance in the Hamilton area.
- 3 Follow directions as issued by Police. Should an Officer attend the scene they may direct you to a "collision reporting centre", to have a report completed.
- 4 If no injury is involved and if the vehicles can be driven safely, move them to the side of the road. Or better still, move them out of the flow of traffic onto a side street.
- 5 Get the names, addresses and phone number of witnesses, as well as involved persons and their insurance details. (The form on the back of this pamphlet will assist you in getting required information).
- 6 You may be approached or your business solicited by a "collision chaser". Should you authorize the services of a "collision chaser" for repair or tow services, you are accepting responsibility for all costs. Your insurance company may not cover these costs. "Always check with your broker or insurance company."
- 7 Beware of dealing with persons offering services at the collision scene or a collision reporting centre. **DO NOT SIGN ANYTHING AT THE COLLISION SCENE.** Police have authorized tow firms and you can request the police to provide one for you. If you choose to use the services of a non-police authorized tow firm, or one suggested to you by a "collision chaser", the police cannot help you if you have problems with the tow firm or body repair shop.

***So you've had a motor  
vehicle collision ... Now what?***



## Collision Reporting and Insurance Claims

*A handy guide brought to you by the*



***Insurance Brokers  
Association of Hamilton,***

[www.ibah.org](http://www.ibah.org)

***On your side.***

Your best insurance is an insurance broker.

***Hamilton District Autobody  
Repair Association,***



**HAMILTON POLICE SERVICE**  
*Leading the Way Together*  
[www.hamiltonpolice.on.ca](http://www.hamiltonpolice.on.ca)

**1. GET THE DETAILS**

Date: \_\_\_\_\_  
Time: \_\_\_\_\_ am \_\_\_\_\_ pm  
Location: \_\_\_\_\_  
City: \_\_\_\_\_  
Street(s): \_\_\_\_\_  
Speed, Yours: \_\_\_\_\_ M.P.H. or K.M.H.  
Speed, Others: \_\_\_\_\_ M.P.H. or K.M.H.  
Weather: \_\_\_\_\_  
Road Conditions: \_\_\_\_\_

**2. GET NAMES & LICENSE NUMBERS**

Driver: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone, Res: \_\_\_\_\_ Bus: \_\_\_\_\_  
Drivers Lic. No.: \_\_\_\_\_  
Car Licence: \_\_\_\_\_ Yr: \_\_\_\_\_ Prov: \_\_\_\_\_  
Make, Type & year: \_\_\_\_\_  
Owner: \_\_\_\_\_  
Address: \_\_\_\_\_  
Ins. Company: \_\_\_\_\_  
Policy No: \_\_\_\_\_  
Ins. Broker: \_\_\_\_\_

**OTHER VEHICLE**

Driver: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone, Res: \_\_\_\_\_ Bus: \_\_\_\_\_  
Drivers Lic. No.: \_\_\_\_\_  
Car Licence: \_\_\_\_\_ Yr: \_\_\_\_\_ Prov: \_\_\_\_\_  
Make, Type & year: \_\_\_\_\_  
Owner: \_\_\_\_\_  
Address: \_\_\_\_\_  
Ins. Company: \_\_\_\_\_  
Policy No: \_\_\_\_\_  
Ins. Broker: \_\_\_\_\_

**VEHICLE DAMAGE**

Other: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Yours: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**3. GET NAMES OF INJURED**

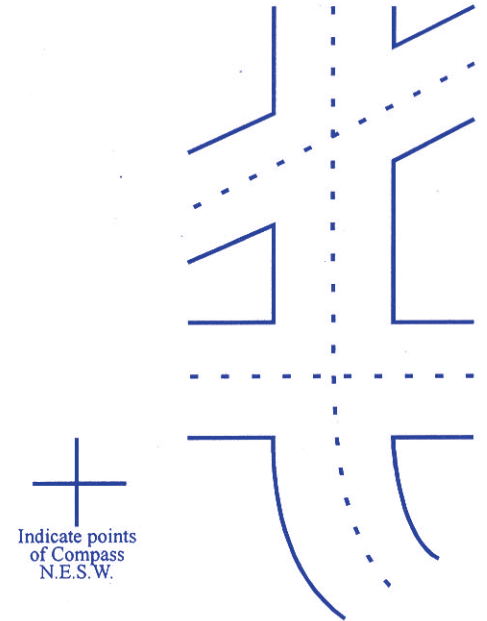
Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone No.: \_\_\_\_\_  
Injuries: \_\_\_\_\_  
Age: \_\_\_\_\_ Sex: \_\_\_\_\_  
Taken to: \_\_\_\_\_  
\_\_\_\_\_  
.....  
Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone No.: \_\_\_\_\_  
Injuries: \_\_\_\_\_  
Age: \_\_\_\_\_ Sex: \_\_\_\_\_  
Taken to: \_\_\_\_\_  
\_\_\_\_\_

**4. GET NAMES OF WITNESSES**

Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone No.: \_\_\_\_\_ Car Lic.: \_\_\_\_\_  
.....  
Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone No.: \_\_\_\_\_ Car Lic.: \_\_\_\_\_

**5. DRAW A SKETCH**

SHOW HOW ACCIDENT OCCURRED BY USING THE DIAGRAM. GET STREET NAMES, DIRECTIONS, TRAFFIC SIGNS AND LOCATIONS. OBJECTS INVOLVED



**6. POLICE INFORMATION**

Division: \_\_\_\_\_  
Phone No.: \_\_\_\_\_  
Police Offer: \_\_\_\_\_  
Badge No.: \_\_\_\_\_  
Report No.: \_\_\_\_\_  
Charges Laid: \_\_\_\_\_  
Yours: \_\_\_\_\_  
Others: \_\_\_\_\_