

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.

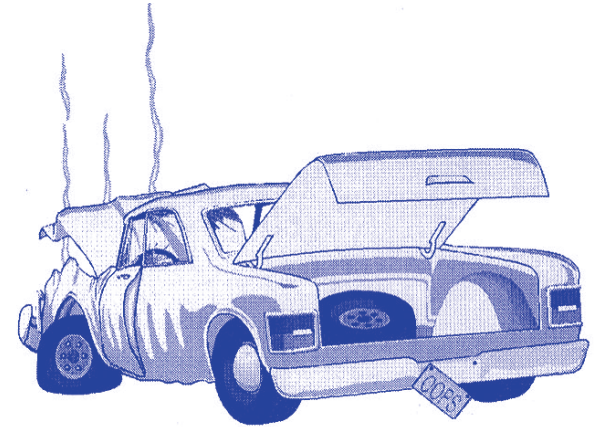
NOTE: *This information is intended to be for general assistance only. If you have any questions, please call your Insurance Broker or Insurance Company, who can help you with your insurance claim.*

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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

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

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: _____

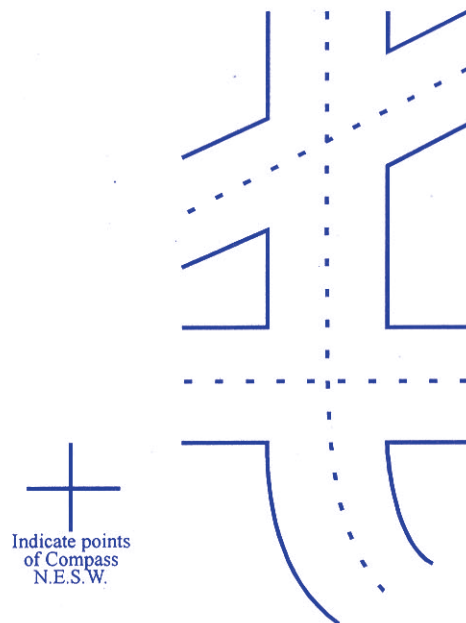
.....
Name: _____
Address: _____
Phone No.: _____
Injuries: _____
Age: _____ Sex: _____
Taken to: _____

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: _____