



## **Steps to Take After a Crash**

When you have a car accident, there are a few key things you need to do to make sure you are protected.

First, always stop if you are involved in an accident; this is your legal obligation. Even if you do not think there was any damage, you need to stop your car any time you collide with something.

Then, never admit responsibility for the accident. Your insurance policy is a contract, and your contract for your insurance with your car insurance company states that you must not assume responsibility or liability under these circumstances. If you expect the insurance company to take care of your claim, let them do the talking.

## **What to Do at the Scene of a Car Accident**

There are many ways to avoid a car accident, but once one happens, it is important to know what to do and what questions may need to be answered by the other person involved in order to make your insurance claim. This checklist will help you know what to do after a car accident. It is best to review it now and then print it out and keep a copy with you in your car or bookmark this article on your phone so that you can access it in an accident.

### **Determine the Extent of Damage or Injuries**

Check to see if anyone needs urgent medical care. If you can, try not to move the vehicles unless they are causing a major problem with traffic. If possible, wait for the police before moving anything.

### **Contact the Police**

Even in a minor accident, it is important to make sure there is a legal accident report. Read more about how to file a police report when you have a car accident in the article ["Your Accident and the Police."](#)

### **Limit Your Conversation about the Accident with the Other Party**

It is important to limit your discussion of the accident and not to admit any fault or liability. You should only talk about the accident with the police, medical professionals and your insurance representative.

### **Get the Facts of Your Car Accident**

This is the part most people know to do but often forget due to the stress of the accident.

It is important to get the names, addresses, and phone numbers of everyone involved in the accident. A description of the car and license plate number can also be helpful, but make sure you also get their insurance company and their

car's vehicle identification number. Don't just assume the license plate number will do because most insurance companies only record the type of car and the vehicle identification number, not the license plate number. There is a complete list of how to collect this information for you in the 5 sections below.

## **Car Accident Information Checklist**

Here's the information you will need to file a proper insurance claim:

- ❖ Information about what happened
- ❖ Information about the driver
- ❖ Information for insurance

We cover each of these pieces of information in the 5 lists below by section.

### **1. Car Accident Form**

The best way to be prepared for a car accident is to get a car accident form used to collect all the information at the scene of an accident from your local Department of Motor Vehicles or police station.

Every province has a different form, so it is a good idea to get one to make things as easy as possible. A car accident is really stressful, and the last thing you need is to be worrying about the information you need to fill out.

### **2. List of Information to Collect After a Car Accident About the Driver**

- ❖ Name of Driver
- ❖ Address of Driver
- ❖ Phone number or other contact information

### **3. List of Information to Collect About the Other Driver's Insurance Company in a Car Accident**

You need the basic information here, which can be found on their proof of insurance card. Get the other driver's:

- ❖ insurance company name

- ❖ insurance company policy number

#### **4. List of Information to Collect About the Other Car Involved in the Accident**

- ❖ Vehicle Description, Make, Model and Year - Consider taking photos for your own record if it is possible.
- ❖ Vehicle registration information
- ❖ License plate number

#### **5. List of Information to Collect About the Car Accident or Collision**

- ❖ Date and Time of the Accident
- ❖ Address of the accident, or approximate address
- ❖ The road you are on and the nearest cross street
- ❖ The direction you were travelling in
- ❖ The direction the other car was travelling in
- ❖ Take photos from a few angles or sketch a diagram of the crash scene
- ❖ What happened (As soon as you can write out your account of what happened, or use your mobile phone to record yourself telling all the details for your own records. It's easy to forget the details when you are all shaken up from a crash, so recording you talking about it might help).
- ❖ Any notes regarding the driving conditions, the weather, visibility
- ❖ Any witnesses names and contact information
- ❖ The name, badge number, and contact information for any police officer who comes to the accident.

#### **Should You Use a Mobile Phone to Take Photos at a Car Accident?**

With most people having access to mobile phones and cameras on the mobile phone, as well as insurance companies allowing you to submit claims information using apps or email, you may consider taking photos. This is

especially useful for property damage images, images of the positioning of the cars, where they were on the street, etc.

*Please pay special attention to the potential risks of identity theft when it comes to your personal information.* The other party needs your name, address and phone number to give their insurance company, but they do not really need your driver's license photo.

By being prepared with a form to fill in with your basic information already written out, will avoid a situation where someone is asking for a photo of your license. Remember, when you're in a car accident, you usually do not know the other person, and they do not know you. Always be cautious.

### **What Should Not be Included in Your Accident Report?**

You should never discuss a fault with the other party or parties involved. The details of how you feel or what you were doing are not their concern.

Even if you feel like you did something wrong, you must not ever accept responsibility or indicate responsibility.

### **Contact Your Insurance Company**

Call your agent or insurance company's emergency claims number immediately. If you can call them from the scene, it may be even more useful. Sometimes a police officer can give your insurance company more accurate information than you can at the time because you are upset by accident.

### **How to File Your Car Accident Claim**

Your insurance agent or the person whom you speak to at your insurance company claims phone number will be able to walk you through [how to file your claim after an accident](#). If your insurance company has an app, you may also have the option to start the claims process there or visit your insurance

company website to see if you can fill in the information or follow up on your claim online.

Your job in the car accident is to collect the facts and not get involved in any further discussion. If the other party tries to get you to admit fault or suggests you handle things without insurance, collect the information and do not commit to anything. You need to get the information necessary to report the accident, especially considering that you have a legal obligation to report a crash in many provinces. You can contact your province insurance commissioner or your insurance representative to ask them about your province's specific laws. Remember, at the scene of an accident, you do not know the person you are dealing with, you do not know what kind of insurance they have or any of the details, so stick to the facts to protect yourself and make sure you get paid in a claim.