

Steps to Take When You're in an Accident



Motor vehicle accidents are an unfortunate part of life that occur throughout the world daily. In fact, it's believed that [most people will have 3-4 accidents in their lifetime](#), though most are thankfully not life-threatening. Are you prepared for what you will need to do if faced with this stressful situation?

Checklist

If you follow these steps, recovering from your accident will be a much smoother, simpler process so you can be safely back on the road as soon as possible.

- Move vehicles involved to safety or put your hazards on and warn oncoming traffic that you are there. **Do not** leave the scene.

- Check all drivers and passengers for injuries. **Do not** move an injured person unless they are in immediate danger.
- Call 911 if:
 - Anyone has been hurt or killed. You cannot complete an injury claim with your insurance provider unless you have a police report filed.
 - You suspect the other driver of a criminal offense such as drunk driving.
 - There is significant damage to any vehicles involved.
 - There was an out-of-province vehicle involved.
- Record what happened and take pictures.
- Talk to any witnesses and get their information so they can give their account of the accident if necessary.
- Exchange information with the other driver. This includes:
 - License plate number
 - Vehicle registration
 - Name, phone number, and address
 - Insurance information if it's an out-of-province vehicle
- Leave discussion of fault to your insurance provider. **Do not** admit fault to the other driver unless your insurance provider determines you were at fault. You also should not accept direct payment from the other driver.
- See a doctor if you didn't call an ambulance to the scene and you think you might be injured. Even something that seems minor like [whiplash](#), the most common car accident injury, should be treated.
- Submit your claim to your insurance provider. **Do not** get your car repaired until they tell you to!

You can report your accident to your insurance provider by phone at 1-800-555-5555 or report online. Your insurance provider will set up an appointment at one of their claims centres to complete the damage estimate. Once your estimate is complete, you can email/fax your paperwork or call us with the claim number & VIN number to book an appointment for repairs. Call us at 555-555-5555 or visit us online. Please include your name & contact info, and let BUSINESS XYZ work for you!

RESOURCES (DO NOT PUBLISH):

<https://www.theglobeandmail.com/globe-investor/personal-finance/household-finances/what-to-do---and-not-do---if-you-are-in-a-car-accident/article4408382/>

<https://www.humberviewgroup.com/guide/car-accident-insurance/>

<https://www.carfax.ca/resource-centre/articles/what-to-do-if-you-get-in-a-car-accident>

<https://www.forbes.com/sites/moneybuilder/2011/07/27/how-many-times-will-you-crash-your-car/#32a13ba14e62>

<https://www.healthline.com/health/whiplash>