

DEALING WITH COLLISIONS

As part of our outstanding service, TD Meloche Monnex is proud to present these safety tips to help drivers cope with the uncertainty and anxiety that accompanies being involved in a car accident.



What do I do at the scene of an accident?

The laws regarding a driver's responsibility in the wake of a car accident vary from province to province. Generally speaking, though, these smart tips can help you deal with that situation.

First and foremost – Stay calm

Getting angry or upset isn't going to help anyone: this is the time to assess the situation. Check for injuries and deal with them first. Call 911 if necessary.

Stay put

Not only is leaving the scene of an accident never a good idea, it's against the law. A driver who flees the scene of an accident faces severe penalties.

Make sure you are safe

Turn on your hazard lights and consider setting up reflective triangles or road flares to warn other drivers. If it is safe, remain in your car with your seatbelt fastened until the authorities arrive rather than standing near or on the road.

Move your car if appropriate

Some provinces require that cars stay put until police arrive. Laws in other provinces require that vehicles be removed from the roadway unless someone is injured or the vehicle damage is too severe. Check with the CAA or your insurance agent to find out what your province requires. If your vehicle must be moved, note the position of the vehicles after impact. Take pictures if you can, or draw diagrams.

Call the police

In cases of injury, theft or break-in, or where the damage exceeds an amount prescribed by law, the police must be informed promptly.

Gather information

Once you have tended to any personal injuries, begin to gather as much information as you can. Explain the circumstances of the accident, the exact location, weather and

road conditions, street lighting or lack of it, and any other information (such as the speed at which you were driving) that might be important for the police report. Even a hand-drawn diagram will help explain circumstances to the authorities.

Get complete driver information

Even for minor fender-benders, it's a good idea to get other drivers' contact information. All drivers involved in the collision should exchange names, addresses, phone numbers, insurance company information, and policy numbers. Get the licence plate numbers of all vehicles involved, plus the make, model, and year.

Get witnesses

Witnesses can be important if your collision case ends up in court or if the other driver disputes your version of events in the police report. Try to get the names and phone numbers of any bystanders who saw what happened.

Call your insurance company

Contact your insurance company as soon as possible after the accident. A representative will guide you through the steps to file a complete claim, and provide you with information on how best to have your vehicle repaired. Working with your insurance company will speed up repair work and completion of your claim.

Submit a report

Even if you don't need to call the police, you must still file an accident report within a certain number of days. (Check with your local authorities.) If you don't, the province has the authority to suspend your licence. Forms are available from your police station or auto insurance company.

Remember, at TD Meloche Monnex, our insurance professionals are always ready to serve you with all the care and expertise you deserve.



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