

We are conveniently located near Clappisons Corners,  
Flamborough, Ontario.

**905.689.8262**



## Filing a Report

**Here's a handy list that you can print, save and follow to ensure your rights are protected:**

*Insist On Us!*

1. Do not move your vehicle unless it is blocking traffic. Put on your hazard lights to warn other drivers.
2. Assist anyone who is injured. Call an ambulance as soon as possible. Avoid moving an injured person as you might aggravate their injuries. Seek medical attention for your own injuries. Some injuries, such as whiplash, may not appear for hours or even days after the accident.
3. Call the police. Co-operate fully with them.
4. Get the names and addresses of as many witnesses as possible.
5. Exchange names, addresses and insurance particulars with all drivers involved. Obtain the names and addresses of any passengers. Record the license plate numbers of all vehicles involved.
6. Do not admit or deny any fault for the accident. You should not discuss the accident with anyone except the police, and your lawyer.
7. Make detailed notes about the accident. Draw a sketch showing the position of each vehicle at the time of the accident. Write down any statements made by other drivers or passengers.
8. Report the accident to your insurance company.
9. Take photographs of the damage to your vehicle.
10. If you have been injured, call Klein Lyons for a free consultation. You may be entitled to compensation and Klein Lyons is dedicated to helping accident victims. Each year, we help hundreds of injured people get compensation for their injuries.

**Hopefully you'll never be in a car accident or need to file an insurance claim. But if you do, here are some things to remember that will help make the process easier.**

1. Always report a car accident to the police if someone is injured, or if the damage is over the provincial limit (e.g. In Ontario the limit is \$1000).
2. Take reasonable steps to protect your vehicle from another loss. Move it out of the flow of traffic.
3. Try to take notes at the scene that include details of the accident, identification of the vehicles and people involved and the names and badges of emergency personnel. If possible, take pictures.
4. Get a driver information-exchange form from the police officer. This is a quick checklist that covers all the information you should be collecting from the other party.
5. Collect names, addresses and phone numbers of witnesses to the accident. You might need to get their statements later.
6. Don't accept money, don't accept fault and don't agree to forget about the accident.
7. Contact your insurer as soon as possible after the accident, and make sure that you file a complete claim. You might have difficulty processing a claim if you're late contacting your insurer, or if you're found withholding details.
8. Make sure that your insurance company agrees to pay for all repairs before you have the work completed.
9. Check all repairs at the auto shop and also when you've returned home to make sure that you're satisfied with the work.
10. Get an official receipt from the repair shop that details all the work they completed. Make sure that name and address of the shop are clearly identified. You might need to submit this with your insurance claim.
11. Find out how your insurer handles supplemental repairs just in case the repair shop finds more damage to your car that wasn't on the original estimate.
12. Ask your insurance company if they have a list of preferred repair shops in your area. Sometimes insurance companies have systems already set up with these shops that make processing the claim and getting your car repaired even faster.