

What to do at the scene of the collision

Tips to remember

STOP

If your vehicle is involved in a collision and you don't stop, you may be subject to demerit points or criminal prosecution.

CALL 9-1-1

- If anyone is seriously injured, or
- If you suspect any other driver may be guilty of a Criminal Code offence, such as impaired driving.

If the police come to the scene, ask for a copy of their report or the file number they have assigned to it.

ENSURE SAFETY

Do not move anyone injured in the collision — you may aggravate their injuries.

Do not stand in between two vehicles or behind the vehicle to inspect damage, as your safety could be jeopardized.

If your vehicle is drivable, there are no serious injuries and the area is safe, move your vehicle to the side of the road, out of traffic.

Failure to protect your vehicle from further damage after the incident, as far as reasonably possible, may limit the compensation provided by your insurance company.

An exception:

In cases where there is a serious injury or a suspected impaired driver, vehicles need to remain where they are so the collision scene can be investigated.

If your vehicle is not drivable, turn on your hazard lights, or use cones, warning triangles or flares. All passengers should get out of the vehicle and walk to a safe place if they are not seriously injured.

REPORT TO THE POLICE

- If anyone is injured.
- If any driver does not have documentation such as a driver's licence, registration or insurance.
- If one or more of the vehicles isn't drivable.

- If the total damage to all the vehicles and property appears to be more than **\$2,000 (as of January 1, 2011)**, you must go to a police station and file a Collision Report Form. Failure to do so could result in demerit points or a fine. Note the file number the police have assigned to your report.
 - If the driver is incapable of making the report, a passenger should file the report, or the owner of the vehicle upon learning about the collision.
 - Auto body shops are prohibited from making collision-related repairs of more than **\$2,000 (as of January 1, 2011)** to any vehicle that does not have a damage sticker. The sticker indicates that the collision has been reported to the police.
 - Auto wreckers are prohibited from destroying a vehicle damaged in a collision without a police-issued damage sticker. These businesses are required to contact the police before doing any work on the vehicle if there is no sticker.

EXCHANGE CONTACT AND INSURANCE INFORMATION

Contact and insurance information should be exchanged with all other parties involved. Collect information about the collision and if possible, take pictures.

The Collision Worksheet will help you to remember the types of information you'll need to record at the scene. Keep it in your glove compartment along with a spare pen.

If the driver of a vehicle is incapable of providing the information required, and there is a passenger capable, the passenger should provide that information.

If someone refuses to provide their information, document the licence plate number, vehicle description and driver description before they leave the scene.

After you have exchanged information with all parties involved:

- If your vehicle is not drivable - you must make arrangements for it to be removed from the road otherwise, a police officer may make those arrangements, and your vehicle will be deemed abandoned.
- If your vehicle is drivable - you can leave the collision scene.

If the collision involved an unattended vehicle or other property, you must notify the owner of any damage you may have caused. If you are unable to locate the owner, you must securely attach your name, address, phone number, driver's licence number and licence plate number to the damaged vehicle.

If you damage or knock down any traffic safety device, railroad sign or signal, a traffic signal of any kind, a parking meter or any public property you must report the damage to the police immediately, even if the damages are less than **\$2,000 (as of January 1, 2011)**.

NOTIFY YOUR INSURER AND GET ADVICE

- After reporting the collision to the police, advise your insurance company, regardless of which driver was at fault, as soon as possible. Tell them the details of the collision, including any injuries and damages to vehicles or properties. You might have difficulty processing a claim if you are late contacting your insurer, or if you are found withholding details. If your claim is valid, your insurance company must settle it within the time limits stated in your policy.
- Police do not determine liability; this is determined in part by insurance companies. If you feel it is necessary, it can be challenged in the Provincial Court of Alberta. If the police lay charges as a result of the collision, this does not necessarily equate to who is liable for the collision.
- If your contact is by telephone, follow up with a letter outlining the details of your claim.
- Know the limits of your coverage. If you are not certain of what is and isn't covered by your policy, ask your insurer. Some insurance companies may also connect you to a trained claim advisor to walk you through what to do, including how to deal with the other driver(s) involved.

REMEMBER, IT IS ADVISED THAT YOU:

- Do not voluntarily assume liability, take responsibility, or sign statements regarding fault.
- Do not pay, or promise to pay, for damages at the scene of the collision.
- Do not agree to forget about the collision.
- Do not accept money or discuss any settlement