

## Snazzy Helpful Car Accident Checklist

Car accidents are bad. But Erion Insurance is good! So good, in fact, we've provided this handy checklist for when you've been in a car accident. Accidents do happen and there can be a lot of confusion in the aftermath, so know what to do right away with our (Snazzy Helpful) Car Accident Checklist.

- 1. INJURIES** – your car may be important, but nothing is more important than your health. Always check for injuries to yourself or others after an accident. If necessary, call emergency services by dialing 911.
- 2. ONE ACCIDENT IS ENOUGH** - thank you very much. If it is safe to do so, move your vehicle to the side of the road. If it isn't safe to do so, turn on your four-way flashers to ensure you're visible to other drivers. Turn off your ignition.
- 3. THE LAW SAYS** – in Ontario, you must call police if the accident damage exceeds \$1,000 or if anyone is injured. Since you're likely not a Vehicular Damage Appraisal Expert, err on the side of caution; anything other than a small scratch or dent will likely exceed \$1,000 to repair.
- 4. IT'S NOT YOUR FAULT** – well, it might be, but you don't need to tell anyone that. Don't make any statements admitting fault (don't even say "sorry". Rude, we know, but trust us!) Stay calm and do not argue with anyone else involved in the accident. You can share your story with the police, if necessary.
- 5. FACT COLLECTION** – get information from everyone involved in the accident (including passengers) and any witnesses, including names, phone numbers, license plate numbers, insurance company and policy number. Information is good and more is better. If you have a camera phone or digital camera, take pictures of the scene. Anything else you can jot down, like the direction you were travelling, your speed and the road conditions, may be helpful.
- 6. GET US INVOLVED** – at Erion, we're more than just insurance, we're your partner when it comes to car accidents. Call us and we can start helping right away!

Finally – in Ontario, you the police may ask you to report the accident to a Collision Reporting Centre or to the nearest police station