

Auto Insurance Tips: Reporting the accident to your insurance company

(NC)—If you are in an automobile accident that involves injury or property damage, you are required to report the accident to your insurance company.

This is new territory for many of us, so the Financial Services Commission of Ontario (FSCO), the insurance regulator in Ontario, is assisting with step-by-step, consumer-friendly information. Take a look at the electronic brochure *After an Auto Accident: Understanding the Claims Process*, found in the *Auto Insurance* section of the website www.fSCO.gov.on.ca. Here are some tips suggested by FSCO, to help make your auto insurance claims process easier:

☑ If the accident involves injury or property damage, report it to your agent, broker, or insurance company within seven days, regardless of who

is at fault. Have the following facts ready when you make your call: the name of the owner's insurance company and policy number; the driver's name and licence number; the make, model, year, registration and licence plate number of the vehicle; the details of the accident, such as the date, time and location of the accident; the extent of any injuries, and any other relevant information.

☑ Read your insurance policy to fully understand your coverage. If you would like a copy of the *Ontario Automobile Policy*, ask your insurance agent, broker, or claims adjuster — or go to: www.autoinsurance.gov.on.ca to download a copy.

☑ Once the accident is reported, a claims adjuster will contact you to explain the coverages provided by your policy, and help guide you through the entire process. Be sure to ask questions if something is not clear.

Auto Accident Resources

Another valuable source of information on this subject is the *After An Auto Accident* web page, located on the ServiceOntario website at www.serviceontario.ca/autoaccident. This web page is a one-stop information centre on a wide range of topics, including: steps to take after an auto accident, making an insurance claim, avoiding insurance scams, auto repair tips and laws that pertain to auto accidents.

- News Canada
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Insurance Matters:

How to make a claim if injured in an auto accident

(NC)—If you are injured in an automobile accident, you will receive compensation through your automobile insurance policy. The *Statutory Accident Benefits Schedule*, a regulation under Ontario's Insurance Act, is provincially mandated and as a result, accident benefits coverage is standard among insurance companies.

According to the Financial Services Commission of Ontario, the provincial insurance industry regulator, Statutory Accident Benefits provide compensation regardless of fault. Compensation is available if you, your passengers, or pedestrians suffer injury or death in an automobile accident. If you have

been injured, you may qualify for the following benefits: compensation for lost income, rehabilitation, caregivers and attendants, medical expenses, and other documented losses including reimbursement for death and funeral expenses.

How to apply

Your claims adjuster should explain the process and procedures you need to follow. You should be provided with the *Application for Accident Benefits* package, which consists of five forms. You will need to complete all of the sections of the forms that apply to you. If you have questions or need help completing the forms, make sure you contact your claims adjuster.

Once your claims are filed, you will be notified of the compensation decisions in writing.

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Take these steps after an auto accident

(NC)—Most of us have little or no experience at the scene of a traffic accident – and yet knowing in advance the right steps to take is important for every driver. Regardless if the collision is a small fender bender or a major accident, knowing what to do will make the experience a little less frightening and will help you avoid mistakes.

The Financial Services Commission of Ontario (FSCO), the agency responsible for regulating insurance in Ontario, has created a brochure that provides a useful list of steps that you can follow, in case you're involved in an auto accident. Below is a summary of the information found in the *What To Do After An Auto Accident* brochure, which can be downloaded online at www.fSCO.gov.on.ca under the *Publications* section.

Step 1: Stop your vehicle. If you don't, you may be subject to criminal prosecution.

Step 2: If anyone is injured, or if the total damage to all the vehicles and property involved appears to be *more* than \$1,000, call 911. If no one is injured and total damage to all the vehicles and property involved appears to be *less* than \$1,000, call your local police for instructions. If the police are not dispatched, you must report to a Collision Reporting Centre within 24 hours. To locate a Collision Reporting Centre in your area, check your local phone directory or the Internet.

Step 3: Turn on your vehicle's hazard lights, and if it is safe to do so, move your vehicle to the side of the road.

Step 4: Record the names, addresses, telephone numbers, licence plates, driver's licence numbers, and insurance information of the drivers and the owners

involved. (A downloadable accident worksheet is provided in the electronic brochure.)

Step 5: Obtain contact information for all passengers and witnesses.

Step 6: Record specific details about the scene of the accident.

Step 7: Report the accident to your broker, agent, or insurance company as soon as possible. Information on filing an insurance claim is available online at www.fSCO.gov.on.ca.

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