

What to do if you are involved in a *motor vehicle collision*

Being involved in even a minor motor vehicle collision can be a traumatic event. The following are some helpful hints about what to do if you are involved in a collision:

At the accident scene obtain relevant information from the other party or parties involved in the collision including:

- 1.** Name, address and phone number of all drivers (*ask to see their driver's licences*);
- b. Name, address and phone number of the owners of the vehicle(s) if different from the drivers;
- c. The licence plate number and vehicle identification number of each of the vehicles, along with their make, model and colour;
- d. The name of the insurance companies and policy numbers for each of the other vehicles involved.

At the accident scene obtain names, telephone numbers and addresses of any independent witnesses to the collision.

3. Report the collision to the police:

In serious collisions the police will attend at the accident scene. If the police are unable to attend at the scene or if it does not appear to be a serious collision, attend at the nearest police station as soon as possible and report the collision. A collision report will be filled out and you will be asked to provide a statement. Give as detailed and as accurate a statement as possible.

4. If injured, seek medical attention:

Obviously, if your injuries are severe this is something that will be done before any of the steps listed above. When seeking medical attention, ensure that you tell your doctor everything that is bothering you, even if it seems minor. Follow your doctor's advice and continue to follow up for further medical treatments as recommended by your physician.

5. Report the collision to your insurance company:

This is something that should be done as soon as possible. There can be serious ramifications if you fail to report a collision to your insurer or if you delay an inordinate amount of time before reporting the collision.

Report any injuries that you have sustained to your insurance company

6. immediately:

Individuals sustaining a "minor injury" as a result of a motor vehicle accident who wish to be treated in accordance with the *Diagnostic and Treatment Protocols Regulation* introduced by the Alberta Government are required to provide their insurer with a completed claim form within 10 business days of the date of an accident or, if that is not reasonable, as soon as practicable after that to ensure that they are entitled to medical benefits.

For individuals sustaining an injury not defined as a "minor injury" or individuals choosing not to be treated in accordance with the *Diagnostic and Treatment Protocols Regulation*, a completed claim form must be submitted to their insurer within 30 days of the accident, or if that is not reasonable, as soon as practicable after that.