



After a Crash

If you've been in a crash the first thing to do is check for personal injuries, and call the police or 911 as needed. If your vehicle is drivable and you can safely do it, move your vehicle to the side of the road to avoid creating a traffic jam.

Once you've done all that, it's a good idea to draw on the experience - literally.

Take out a piece of paper and draw a sketch of the collision scene: a diagram of the streets, what lane you and the other vehicle or vehicles were in, the direction the vehicles were travelling, traffic signs, any obstacles in the road anything that provides details of the crash.

Don't worry about your artistic ability; a rough sketch will do. But it's important to get the details down while they're still fresh in your mind and while you're right at the scene of the crash. Later on, it becomes harder to recall precisely what the scene looked like.

Along with your sketch, describe the damage to your vehicle and any others involved. You could also draw a picture of the vehicle, and circle or point an arrow at the damaged areas.

While you're at it, note your estimated speed and that of the other vehicle or vehicles, the weather, and the road conditions.

You should also jot down the name, address, and phone number of any witnesses -- drivers, pedestrians, or other passersby. If the witnesses are drivers, get their license plate numbers.

Don't forget to take down all the key information on the other vehicle or vehicles involved: the name of the driver, address, phone number, driver's license number, license plate number, the make and model of car, the name and address of the owner of the car (if different from the driver), the name of the insurance company, and the insurance policy number.

If you're filing a collision report with the police, make sure to do it within 48 hours. (In Ontario's Collision Reporting Centres, individuals must report a collision within 24 hours.) Get a copy of the collision report if available, or record the collision number.