



Roadside Accident Guide

We hope you never experience an accident, but in case you do, we have put together this guide to help you stay protected.

Important Contacts:

Non-Emergency Police

- Kitchener, Waterloo, Cambridge: (519) 653-7700
- Rural areas: (519) 570-3000
- Guelph: (519) 824-1212

Dumfries Mutual Insurance Company

- Business hours: (519) 621-4660
- Emergency after hours: 1-(800) 235-8784
- Online: dumfriesmutual.com/claims-centre

Collision Reporting Centres

- Call to locate nearest centre: (416) 745-3301
- Online: accsupport.com

Notes:

1

Stay Calm and Safe

- Remain at the scene.
- Turn on your hazard lights.
- Remain cordial with other drivers and passengers.
- If anyone is injured, call 911.
- If possible and safe, take photos of the scene (don't worry about the vehicle damage just yet) and move vehicles out of traffic.

2

Determine if Police are Needed

Call 911 if:

- Damage appears to exceed \$2000 or there is damage to property.
- Somebody is injured.
- You suspect any of the drivers are guilty of a Criminal Code offense (such as driving under the influence).

Call your local police non-emergency phone number if:

- No one is injured.
- Damage appears to be less than \$2000.

3

Collect Information

- To save time, take photos of the driver's license and insurance slips of all involved drivers. Save phone numbers in your phone contact list, including any witnesses that have stopped.

** If you don't have access to a phone, write this information down on the back of this page.*

4

Record Damage

- Take photos of the damage to any cars involved.
- If road conditions may have played a role, take photos or make note of that too.

5

Next Steps

- If police are present, follow their instructions.
- If police are not present, they have likely asked you to attend a Collision Reporting Centre within 24 hours.
- Once you are at home and calm, get in touch with your insurance agent. They are here for you.

Other Tips:

- **Don't apologize.** It is a very "Canadian" thing to do, but this may be construed as admitting fault.
- **Don't commit to direct payment arrangements.** It may not be advantageous in the long run to avoid filing an insurance claim. If you're not at fault, the accident won't affect your driving record nor will you have to pay a deductible.