



You are here: [Home](#) > [Automobile Insurance](#) > [Brochures](#) > Brochure: What to do After an Auto Accident

[PRINT](#)

FSRA is actively reviewing all FSCO regulatory direction, including but not limited to forms, guidelines and FAQs.

Until FSRA issues new regulatory direction, all existing regulatory direction remains in force.

What to do After an Auto Accident

The content on this web page has moved to www.fsrao.ca. Visit <https://www.fsrao.ca/consumers/auto-insurance/what-do-after-accident> to update your bookmarks.

You have been in a car accident. What do you do? Even the best drivers get into accidents. To help you, here are step by step instructions on what you should do when you get into an auto accident.

STEP 1 Stop. If your vehicle is involved in an accident and you don't stop, you may be subject to criminal prosecution.

STEP 2 Call the police if anyone is injured, if the total damage to all the vehicles involved appears to be more than \$2,000, or you suspect that any of the other drivers involved are guilty of a Criminal Code offence (such as driving under the influence of drugs or alcohol). Follow the instructions given to you by the emergency operator. Police will arrive as soon as possible. Do not try to move anyone injured in the accident — you may aggravate their injuries.

If no one is injured and total damage to all the vehicles involved appears to be less than \$2,000, call a Collision Reporting Centre within 24 hours. These centres are police facilities created to assist motorists in reporting motor vehicle accidents. At the reporting centre you will complete a police report, and damage to the vehicle will be photographed. Visit: www.accsupport.com or call (416) 745-3301 to locate the Collision Reporting Centre nearest to you.

STEP 3 If it is safe to do so, get out of your car. If you have access to a digital camera or a cell phone, you should use it to take pictures of the scene.

STEP 4 When it is safe, move your vehicle to the side of the road, out of traffic. If your vehicle cannot be driven, turn on your hazard lights or use cones, warning triangles or flares, as appropriate.

STEP 5 Record information. Fill in the printable Accident Worksheet to help you remember what information is required. [You can download the Accident Worksheet here](#). You may also use your cell phone to audio record as much information as possible.

STEP 6 Call your insurance company as soon as possible after the accident. Inform them what happened

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and ask for next steps. For more information on filing an insurance claim with your insurance company, visit the [After an Auto Accident: Understanding the Claims Process](#) page.

Remember...

- As difficult as it may seem, it is important that you remain calm.
- Do not argue with other drivers and passengers. Save your story for the police.
- Do not voluntarily assume liability or take responsibility, sign statements regarding fault, or promise to pay for damage at the scene of the accident.
- Be watchful for unauthorized tow truck operators. To learn more about tow truck scams, visit FSCO's [Tips For Avoiding Tow Truck and Storage Scams](#).

Be prepared for any emergency on the road

Always keep a basic vehicle first aid or emergency kit in the trunk of your vehicle. You can easily create an emergency kit for your vehicle by filling a plastic storage container with the following:

- pen and paper;
- [FSCO's Accident Worksheet](#). [Download it here](#) .
- a basic first aid kit;
- a disposable camera;
- emergency road flares, warning triangles or cones;
- a fire extinguisher (A-B-C Type);
- a flashlight and extra batteries;
- bottled water;
- booster cables;
- a tire repair kit and pump;
- a small tool kit;
- a towel;
- a pair of work gloves;
- some type of non-perishable food;
- hand wipes; and

- a thermal blanket.

Reporting Fraud

If you suspect that you may be a victim or target of a scam or fraud, you can help put an end to the scam or fraud by reporting it.

- Call your local police and your insurance company to inform them and ask for next steps
- You can also submit an anonymous tip to [Crime Stoppers](#) (1-800-222-TIPS).
- You may also file a report to FSCO's [Auto Insurance Fraud Hotline](#) or call 1-855-5TIP-NOW.

If you want legal advice, the [Law Society of Upper Canada](#) has services to help you find a legal professional.

There are a number of other [organizations](#) that you can contact for help.

[Back to top](#)

Page: **201** | Find Page: