



THE

AUTO CLAIMS PROCESS FROM ACCIDENT TO CLAIM PAYMENT

WHAT TO DO AFTER A CAR ACCIDENT

1 Move to safety

Safety should be your first priority. Move your vehicle to the shoulder or side of the road and turn on your hazard lights so other drivers can clearly see your vehicle. Once your vehicle is moved to safety, ensure you and your passengers stand away from the road.



2 Call 9-1-1

Call 9-1-1 and tell them you've been in an accident. Be sure to ask them for medical assistance if someone has been injured. The 9-1-1 operator will tell you if a police officer will attend the scene to make a report or if you will have to go to a Collision Reporting Centre.



3 Don't discuss the accident

If another party is involved in the accident be courteous, but **don't discuss the accident with them.** Only tell the details of the accident to the police officer when they ask.



4 Gather information

Take notes of the accident including the date, time, and location. If another driver is involved in the accident, make sure to get their contact, vehicle and insurance information.



6 Take photos

Use your smartphone to **take photos of the accident scene.** Include photos of your vehicle, the other vehicle, if any, the surrounding area including traffic lights as well as road and weather conditions.



5 Speak with witnesses

Speak to any witnesses and get their **name and contact information** in case your claims adjuster needs to contact them in the future.



7 Go to the nearest Collision Reporting Centre

If a police officer did not come to the scene to make a report, you will be directed to **the nearest Collision Reporting Centre** to file one yourself. You are required by law to make a report within 24 hours if the combined damage to all vehicles is more than \$2000.



8 Call your insurer

Call your insurance company and provide any relevant details and photos so they can start the claims process.



THE FEDERATED INSURANCE AUTO CLAIMS PROCESS

1 Dedicated claims adjuster

Once you've notified us, you'll be assigned a dedicated claims adjuster who will outline the next steps and **walk you through what you can expect during the claim process.**



2 Investigating your claim

Your adjuster will gather all the **information from you about the accident, including the police or Collision Centre report,** to determine how the accident happened and who is at fault.



3 Coverage review

Your claims adjuster will look at your **policy coverage details** to see what's covered and inform you of any deductibles.



4 Damage evaluation

Your adjuster will **work with experts like appraisers or auto body shops** to evaluate the damages to your vehicle.



6 Total loss appraisal

If your vehicle is determined to not be repairable, the appraiser will provide your adjuster with a **detailed report showing its market value.** Your adjuster will contact you to review the report together.



5 Repair recommendations

If your vehicle is repairable, your adjuster will provide you with a **list of recommended auto body repair shops** to service your vehicle damages.



7 Payment

After the necessary repairs have been completed and any damaged items have been replaced, your adjuster will contact you to discuss the **next steps for settlement and closing your file.**



We're dedicated to making sure you have the best possible claims experience by handling and resolving your claim in a way that is responsive, timely and straightforward.

We're here for you 24/7. To learn more, call us at 1.855.616.6262 or visit federated.ca/claims.